

# Exhibit 7



**UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF CALIFORNIA**

VALERIE TORRES and RHONDA HYMAN,  
individually and on behalf of all others  
similarly situated,

Plaintiffs,

v.

PRUDENTIAL FINANCIAL, INC.,  
ACTIVEPROSPECT, INC., and ASSURANCE  
IQ, LLC,

Defendants.

Case No. 3:22-cv-07465-CRB

Honorable Charles R. Breyer

**EXPERT REPORT  
of  
Nancy Mathiowetz, Ph.D.  
September 25, 2024**

Jackson Hole, WY

Irvine, CA

Los Angeles, CA

Washington, DC

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## I. Qualifications

1. I am a Professor Emerita in the Department of Sociology at the University of Wisconsin-Milwaukee (UWM) and a Principal Consultant at Cirque Analytics. Prior to joining the faculty at UWM in 2003, I was an Associate Professor, Joint Program in Survey Methodology at the University of Maryland and the University of Michigan. I have a Ph.D. in Sociology and an M.S. in Biostatistics from the University of Michigan.
2. For the last 40 years, in a career that spans academic, commercial, and federal statistical agency service, my research has focused on various aspects of survey methodology, including, but not limited to, measurement error associated with question wording and questionnaire design, the effects of mode and methods of data collection, and the means to assess and reduce various sources of error in the survey process. I have taught courses on survey methodology, questionnaire design, and advanced statistical methods and have offered short courses on questionnaire design to various audiences. I have testified as an expert on survey research methodology in federal and state court.
3. I served as co-Editor of the *Public Opinion Quarterly* from 2008–2012 and as President of the American Association for Public Opinion Research (AAPOR) from 2007–2008. In 2015, I was awarded the AAPOR Award for Exceptional Distinguished Achievement. Between 1998 and 2004, I was an associate editor of the *Journal of Official Statistics*, and I have served as a reviewer for numerous other journals and publications. I am an elected Fellow of the American Statistical Association. Throughout my career, I have served as an advisor to a number of federal and state statistical agencies including the U.S. Energy Information Agency, the California Health Interview Survey, and the U.S. Bureau of Labor Statistics; as a member of technical panels of the National





Academy of Sciences; and as a reviewer for the National Science Foundation and the National Institutes of Health, all with respect to my area of expertise, survey methodology.

4. My qualifications as an expert on survey methodology are set forth in greater detail in my CV, found in Appendix A. Appendix B lists my oral and written testimony in the past four years. Appendix C provides a listing of referenced materials. I am being compensated for the services I render in this case at my customary consulting rate of \$800 per hour. Professional staff members employed by Cirque Analytics also assisted me in preparation of this report. My compensation is not based on the opinions formed or the outcome of this litigation.
5. This report was prepared in connection with Plaintiffs' motion for class certification. The analysis and opinions in this report are based on the information available to me at the time of writing and may be augmented or amended. Should additional relevant materials become available to me, I reserve the right to update my findings. If this matter proceeds to trial, I may prepare an additional report as well as graphical or other illustrative exhibits to summarize the ideas, findings and analysis contained in this report or any subsequent report.

## **II. Case Background**

6. I understand that this case is about Prudential's use of a lead-verification software product called TrustedForm, which is sold by ActiveProspect. Plaintiffs allege that Prudential and its wholly owned subsidiary, Assurance, implemented TrustedForm on their insurance-request webforms to record consumers' interactions with those webforms. Plaintiffs further allege that



ActiveProspect intercepted users' webform communications "in real time," allegedly without user consent.

7. In particular, Plaintiffs allege that "[w]hen users seeking a life insurance quote enter private information on Prudential.com, Prudential shares those communications with ActiveProspect in real time, without notifying users and without first obtaining their consent."<sup>1</sup>
8. Plaintiffs also allege that "[a]n ordinary consumer would not know that their answers in the life insurance form are being recorded or shared with a third party."<sup>2</sup>
9. Plaintiffs bring claims for violations of Section 631 of the California Invasion of Privacy Act ("CIPA") and Invasion of Privacy under the California Constitution. I understand that Plaintiffs have moved to certify only a class on their CIPA claim.
10. I understand that Plaintiffs seek to certify a class of "[a]ll natural persons who, while in California, visited Prudential.com, provided personal information on Prudential's form to receive a quote for life insurance, and for whom a TrustedForm Certificate URL associated with that website visit was generated from November 23, 2021 to December 13, 2022."

### **III. Assignment**

11. I have been retained by Munger, Tolles & Olson LLP on behalf of the Defendants in this case to conduct a survey to assess whether there is:

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<sup>1</sup> Second Amended Complaint ¶ 4.

<sup>2</sup> Second Amended Complaint ¶ 48.



- Variation in the expectations of potential members of the class with respect to the use of 3<sup>rd</sup> party software to collect and store information on online insurance sites;
- Variation in the expectations of potential class members concerning *when* data may be transmitted to 3<sup>rd</sup> party software providers while filling out online insurance-quote-request webforms on the internet; and
- Variation in the behavior of potential class members to safeguard their privacy while using the internet.<sup>3</sup>

#### IV. Summary of Opinions

12. The results of the survey I designed and fielded for this case demonstrate that there is wide variation amongst potential class members regarding their internet use, knowledge and expectations. Specifically, I found that:

- Potential class members have varying expectations regarding the use of 3<sup>rd</sup> party software to collect and store information; a significant number (approximately 36%) of potential class members *expect* that 3<sup>rd</sup> party software is present and collecting information on a website described as requesting either personal information or health information for the purpose of obtaining a life insurance quote;

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<sup>3</sup> In my initial assignment I was also asked to assess whether and to what extent consumers believed a website's use of 3<sup>rd</sup> party software intruded on their privacy. However, plaintiffs did not move to certify the class on their constitutional privacy claim (see Plaintiffs' Notice of Motion and Motion for Class Certification, and Memorandum of Law in Support Thereof, *Valeries Torres and Rhonda Hyman, v. Prudential Financial, Inc., ActiveProspect, Inc., and Assuance IQ, LLC*, Case No. 3:22-cv-07465-CRB, (the "Motion")). Accordingly, I understand that an analysis of the questions relating to these issues is not relevant to the motion for class certification.



- Potential class members have varying expectations concerning data transmission when accessing internet websites; a significant number (approximately 30%) of potential class members expect that data is transmitted “almost immediately” as they complete data fields in a webform as opposed to when they hit “submit” on the webform; and
- While potential class members take different measures to safeguard their privacy while using the internet, the majority of potential class members (approximately 67%) do not consistently engage in proactive behavior to safeguard their privacy while using the internet.

## **V. Initial Research**

### **A. Questionnaire Drafts**

13. In designing the questionnaire, I followed professional standards and best practices of conducting survey research. The survey I designed for this matter is informed by over 40 years of personal experience in the design of surveys as well as Dr. Shari Diamond’s “Reference Guide on Survey Research,”<sup>4</sup> which is generally accepted as a leading authority on survey design and use in legal proceedings.

14. In accordance with my assignment, I undertook to design a questionnaire that focused on individual’s expectations regarding 3<sup>rd</sup> party software data collection within the specific context of requesting a life insurance quote. The draft questionnaire used for testing can be found in Appendix D.

15. The questionnaire consists of two parts: (1) a set of screening questions to determine eligibility (e.g., whether the individual has shopped for life insurance

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<sup>4</sup> Shari Seidman Diamond, “Reference Guide on Survey Research,” in *Reference Manual on Scientific Evidence*, 3rd ed. (Washington, D.C.: The National Academies Press, 2011) (“Diamond”).



online); and (2) a set of substantive questions focusing on expectations, behavior, and opinions regarding internet websites.

## **B. Readability**

16. I used Microsoft' Word's Readability Program to assess the initial draft of the questionnaire for readability. Readability scores offer a means by which to gauge whether respondents will understand the questions.<sup>5</sup> This is particularly important for self-administered surveys, since there is no interviewer available to assist in the comprehension of the questions. The Flesch-Kincaid Grade Level score suggests the minimum education level needed to comprehend the text. Microsoft recommends a Flesch-Kincaid Grade Level score of 7 to 8.<sup>6</sup>
17. Figure 1 shows the readability score for the initial draft of the questionnaire. As is evident from the score, the draft met the recommendations for readability, with a Flesch-Kincaid Grade Level of 8.

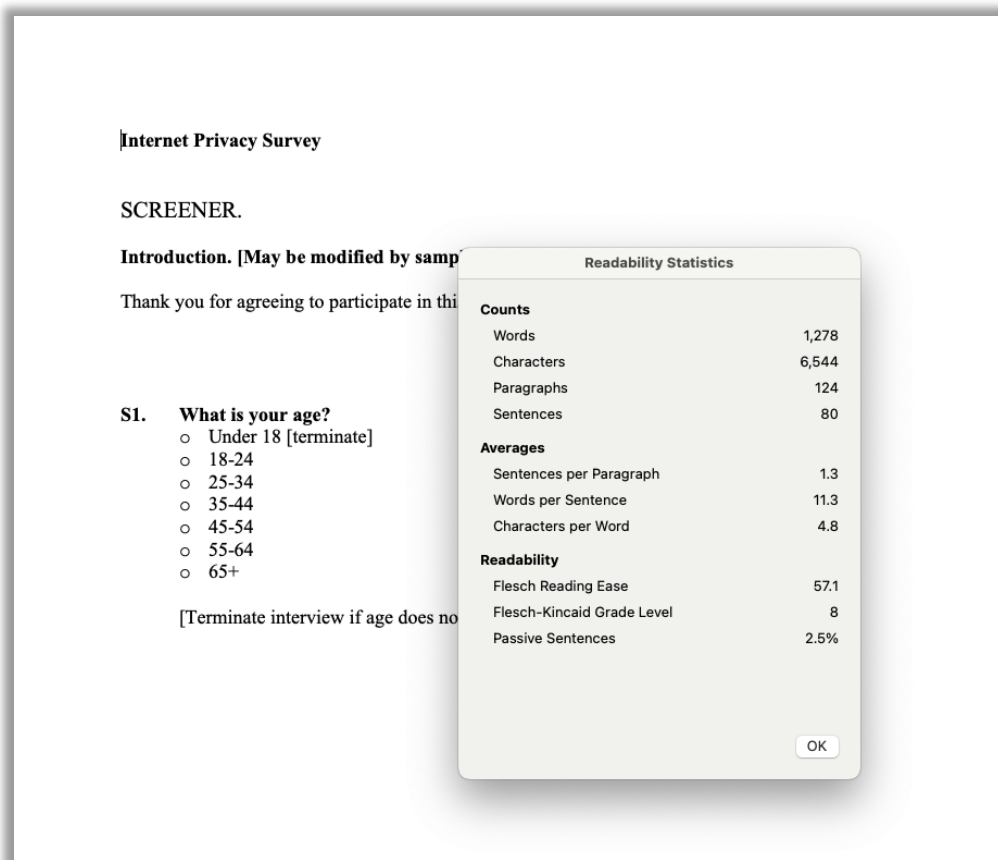
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<sup>5</sup> e.g., Rachel Stenger, Kristen Olson, and Jolene D. Smyth, "Comparing Readability Measures and Computer-assisted Question Evaluation Tools for Self-administered Survey Questions," *Field Methods* 35, no. 4 (2023): 287–302.

<sup>6</sup> Norman Stockmeyer, "Using Microsoft Word's Readability Program," *Michigan Bar Journal* 88, Jan. 2009, available at [https://www.researchgate.net/publication/255998845\\_Using\\_Microsoft\\_Word's\\_Readability\\_Program](https://www.researchgate.net/publication/255998845_Using_Microsoft_Word's_Readability_Program), p. 1.



**Figure 1. Readability Scores for the Internet Privacy Survey Draft**



### C. SSRS Omnibus Survey

18. In May 2024, SSRS<sup>7</sup> ran a probability-based sample omnibus survey. I added the following questions to this survey to estimate the incidence of shopping for a quote for life insurance on the internet.<sup>8</sup>

<sup>7</sup> See: [Home - SSRS](#).

<sup>8</sup> Knowledge of the incidence rate among California residents who searched for life insurance through Prudential was needed prior to the design of the study offered in this matter, to plan for a sufficient sample of individuals with the relevant experience to partake in the study.



**Figure 2. Omnibus Survey Question 1**

ASK ALL

S2. Please think back to 2022.

From January 1, 2022 to December 31, 2022, in which state were you living for most of 2022?. **[Drop down pick list]**

**Figure 3. Omnibus Survey Question 2**

ASK ALL

S5. Next, please think about the period that began January 2022 up to today. We are interested in times you used the Internet, whether on your phone, a tablet, or a computer.

Since January 1, 2022, which of the following activities have you used the Internet for? Please select all that apply. **[Randomize list; anchor "None of the above"]**

1. Financial services, including banking, investing, or paying bills online?
2. Searching for a job?
3. Shopping for a home mortgage?
4. Selling goods or crafts, for example selling items on Etsy or eBay?
5. Accessing your medical records?
6. Shopping for a quote or price for life insurance?
9. None of the above



**Figure 4. Omnibus Survey Question 3**

IF S5\_6=1

S6. You mentioned you shopped for a quote for life insurance online since January, 2022. From which of the following companies, if any, did you shop for life insurance online during this time? Please select all that apply. **[Randomize list; anchor None and DK]**

1. Prudential Financial
2. Northwestern Mutual
3. Pacific Life
4. Transamerica
5. Mutual of Omaha
6. MetLife
7. New York Life
8. Lincoln National
9. Mass Mutual
10. State Farm
11. John Hancock
- 98 None of these
- 99 Don't know / Not sure

19. The questions included in SSRS's omnibus survey are displayed above in Figures 2, 3, and 4.<sup>9</sup>

20. Of the 1,005 individuals who completed the omnibus survey, 131 lived in California in 2022, of whom 17 shopped for a life insurance quote, and 2 shopped for a life insurance quote from Prudential. Based on these results, I anticipated that approximately 1.5% of California adults had shopped for a life insurance quote from Prudential, whereas approximately 13% of California adults had shopped for a life insurance quote online from any of the life insurance providers listed in Figure 4.<sup>10</sup>

21. Those who indicated that they had shopped for a life insurance quote from Prudential but who did not live in California were asked if they would be willing

<sup>9</sup> Data from the omnibus survey are included as part of the production materials.

<sup>10</sup> Estimates based on unweighted counts. Weighted estimates of the incidence rates are 1.3% (Californians who searched on Prudential's website) and 11.6% (Californians who searched any site for a life insurance quote).





to participate in a follow up interview concerning their life insurance shopping experience. We limited the pretest interviews (described below) to those who did not live in California to make sure that the individuals we interviewed would not be eligible respondents in the main survey. Among the omnibus respondents, there were 11 individuals who had shopped for Prudential Life insurance online, but who did not live in California.

#### **D. Cognitive Interviewing**

22. I generally use “[c]ognitive interviewing, which includes a combination of think-aloud and follow-up verbal probing techniques,”<sup>11</sup> to evaluate whether respondents are comprehending a questionnaire.
23. It is generally accepted practice to conduct between 5 and 15 cognitive interviews.<sup>12</sup> Given that the omnibus survey identified 11 respondents who qualified for the interviews, we set a minimum number to be interviewed at 6, with a maximum at 11.
24. Eight cognitive interviews were conducted, utilizing think-aloud and follow-up probing techniques.<sup>13</sup> Each individual interviewed confirmed that they had shopped for a life insurance quote from Prudential in 2022.
25. I used the cognitive interviews to test the clarity of the draft questionnaire. The interviews focused on comprehension as well as understanding participants’ approaches to formulating their responses. The protocol used for the cognitive

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<sup>11</sup> Diamond, p. 388.

<sup>12</sup> Paul C. Beatty and Gordon B. Willis, “Research Synthesis: The Practice of Cognitive Interviewing,” *Public Opinion Quarterly*, Vol 71, No. 2 (2007) pp. 287-311. See p. 296.

<sup>13</sup> We stopped the cognitive interviewing after 8 interviews, given that the last two interviews produced little new information.



interviews and the findings from these cognitive interviews (along with recommendations for questionnaire revisions) can be found in Appendix E.<sup>14</sup>

26. After reviewing the results of the cognitive interviews, I revised the questionnaire to clarify potentially confusing wording that was identified through the interviews. Specifically, I updated the questionnaire to clarify that respondents should only focus on their personal use of the internet, as opposed to their use of the internet in their jobs; to drop a reference to open-source browsers; to shorten the description of 3<sup>rd</sup> party software; and to add specific language to clarify Questions 5 and 6. The final questionnaire (including programming language) can be found in Appendix F. The screen shots of the questionnaire as seen by the respondents can be found in Appendix G.<sup>15</sup>

## **VI. Survey Design and Implementation**

### **A. Survey Target Population**

27. Plaintiffs' motion for class certification seeks to certify a class consisting of:

All natural persons who, while in California, visited Prudential.com, provided personal information on Prudential's form to receive a quote for life insurance, and for whom a TrustedForm Certificate URL associated with that website visit was generated from November 23, 2021 to December 13, 2022.<sup>16</sup>

28. A reasonable approach to sampling potential members of the class was to focus on consumers who lived in California during the class period and who

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<sup>14</sup> Audio recordings of the cognitive interviews are included as part of the production materials.

<sup>15</sup> Instructions for accessing the online version of the software are included in the production accompanying this report.

<sup>16</sup> The Motion at p. v.



had shopped for a life insurance quote online. While not everyone who shopped for life insurance necessarily did so by providing personal information on a webform, individuals who shopped for life insurance online are a reasonable proxy for this group.

29. As explained above, based on the findings from the omnibus survey, I anticipated that approximately 12% of California adults had shopped for a life insurance quote online, but only approximately 1.3% had shopped for a life insurance quote online specifically from Prudential Financial.<sup>17</sup>
30. Given the low incidence rate (1.3%) one would need to successfully screen almost 20,000 respondents to identify 250 individuals who had searched for a life insurance quote at the Prudential Financial website.<sup>18</sup> In order to focus the research on respondents who might be members of Plaintiffs' proposed class and to field a reasonable size sample, the target population of interest for the study outlined below was consumers living in California in 2022 who shopped for a life insurance quote online since January 2022.<sup>19</sup> In my opinion, this is a reasonable proxy for potential class members.

## **B. Sample Design**

31. The sample was drawn from members of the SSRS Opinion Panel who reside in California. The SSRS Opinion Panel is a probability-based panel recruited from

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<sup>17</sup> Estimates based on unweighted counts. Weighted estimates of the incidence rates are 1.3% (Californians who searched on Prudential's website) and 11.6% (Californians who searched any site for a life insurance quote).

<sup>18</sup> Assuming a 50% response rate to the screener, this would suggest that one would need to attempt interviews with approximately 40,000 respondents.

<sup>19</sup> To avoid estimates that were subject to backward telescoping the decision was made to frame the reference period as between January 1 2022 and present. Backward telescoping refers to the respondents misreporting information concerning the dating of an event, specifically, moving the date of the event backward in time.



a nationally representative Addressed Based Sample (ABS), supplemented by a sample of individuals recruited via Random Digit Dialing (RDD) of prepaid cell phone numbers. Details of the panel recruitment can be found in the SSRS methods report, Appendix H. A total of 4,687 panelists who currently live in California were invited to participate in the survey. This represents all the SSRS Opinion Panel members currently living in California.

32. To be eligible for the main survey, respondents had to indicate that they were over the age of 18, lived in California in 2022, and shopped for life insurance online. See Questions S1, S2, and S3 of Appendix F.
33. Following best practices, for all questions with ordered response options, response options were rotated such that half of the respondents were offered the response options in one direction (e.g., strongly agree to strongly disagree) and the other half of the respondents were offered the response options in the opposite direction (e.g., strongly disagree to strongly agree).<sup>20</sup> Forced choice questions (where the respondent had to select one of two options that came closest to their views) were also rotated. For all sets of response options, “Don’t Know/Not Sure” was offered as the last option, set apart from the substantive response options.<sup>21</sup>

### **C. Field Implementation**

34. As explained above, the goal of the survey was to understand potential class members’ knowledge and expectations with respect to the use of 3<sup>rd</sup> party

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<sup>20</sup> e.g., Diamond, p. 396

<sup>21</sup> As noted by Diamond (p. 390) “By signaling to the respondent that it is appropriate not to have an opinion, the question reduces the demand for an answer and, as a result, the inclination to hazard a guess just to comply. Respondents are more likely to choose a ‘no opinion’ option if it is mentioned explicitly by the interviewer than if it is merely accepted when the respondent spontaneously offers it as a response.”



software to collect and store information and data transmission, particularly in connection with life insurance webforms. The full questionnaire (with programming language) can be found in Appendix F and the screenshots from the survey as seen by the respondents can be found in Appendix G.

35. The survey field period ran from June 14-28, 2024. Respondents received an initial invitation. Those who did not respond to the initial invitation were sent up to four email reminders. In addition, text messages were sent to nonrespondents who had agreed to receive text message reminders. The content of the initial email and the reminders can be found in Appendix H.
36. Of the 4,687 current California residents who were sent an invitation: 2,118 were successfully screened but did not qualify; 2,116 did not begin the survey; and 453 were eligible for the main survey. Of those 453 eligible individuals, 374 completed the survey. Thus, the participation rate among those who were eligible was 82.6%.<sup>22</sup> The response rate for the survey was 45.3%.<sup>23</sup>

#### **D. Weighting, Estimation and Analytic Sample**

37. Survey sample weighting is a statistical technique used to ensure that the survey data accurately reflects the composition of the population of interest<sup>24</sup>. In this survey, as is standard for many surveys based on complex sample designs, the data are subject to weighting. The successfully screened respondents were weighted to represent the California adult population.

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<sup>22</sup> SSRS removed 79 cases from the completed interview file for failure to abide by the study procedures (n=2)), failed attention check (n=16), or incomplete interview (n=61).

<sup>23</sup> See SSRS California Internet Privacy Study: Methods Report, Appendix H, p. 11. Note that an additional 4 individuals were dropped from the analytic file due to failure to pass the attention check.

<sup>24</sup> See: Groves, Robert M., et al. *Survey Methodology*, 2<sup>nd</sup> Edition, p. 347-354.



Unbiased estimates for the adult California population require the use of the weight variable in analyses.<sup>25</sup>

38. The SSRS panel sample design is a departure from a simple random sample.

To account for this departure from a simple random sample as well as post-survey adjustment procedures, estimates of standard errors and confidence intervals should take account of the design effect for the survey.<sup>26</sup>

39. The final analytic data file consists of 370 cases after 4 cases were removed due to the quality of responses to the attention-check question.<sup>27</sup>

40. An assessment of the representativeness of the sample and the reliability of the survey responses is presented in Appendix J.

## VII. Survey Results

### A. Internet Privacy-Related Behavior

41. Respondents were first asked about their privacy-related behavior on the internet. Figure 5 displays Question 1 as seen by the respondents.

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<sup>25</sup> *Ibid.* p. 348.

<sup>26</sup> *Ibid.* p. 109. The *deff* for this study estimated by SSRS is 1.83; standard errors and confidence intervals reported here reflect an inflation over those obtained from a simple random sample by a factor of 1.35 (square root of 1.83).

<sup>27</sup> Analysis of timing data indicated that 18 individuals completed the survey in less than 206 seconds. Deleting these 18 individuals from the data does not alter the findings presented here. In addition, for 15 individuals, the age reported at question S1 does not align with the data on file for that panel member. Deleting these 15 individuals from the data does not alter the findings presented here. See Appendix I for sensitivity analysis related to these two sets of respondents.



**Figure 5. Question 1, Main Survey**

**ssrs opinion panel**

Internet cookies allow websites to save information to your phone, tablet, or computer. These cookies can only be accessed by the website that placed the cookies on your device.

You may have seen cookie notifications such as the examples shown below.

**We value your privacy**

We use cookies to enhance your browsing experience, serve personalized ads or content, and analyze our traffic. By clicking "Accept All", you consent to our use of cookies. [Cookie Policy](#)

Customize
Reject All
Accept All

**We use cookies**

Cookies help us deliver the best experience on our website. By using our website, you agree to the use of cookies. [Find out how we use cookies.](#)

ACCEPT

When you are on a website for the first time and see the cookie notification, do you:

- ☐ Usually customize the cookies?
- ☐ Usually accept all cookies?
- ☐ Usually reject all cookies?
- ☐ Depends on the website.
- ☐ Don't Know/ Not Sure

NEXT
  
FINISH LATER

42. Question 1 asked potential class members about their approach to cookies when on a website for the first time. The “Cookie Law” requires websites operating from Europe or targeting consumers in Europe to obtain consent from website visitors to store or retrieve information from the consumer’s



computer, smartphone, or tablet.<sup>28</sup> As a result, many consumers have been exposed to requests on websites related to the use of cookies.

43. The survey results (Figure 6) indicate that potential class members vary in their approaches to the adoption of website cookies, with more than one-third of the respondents (38.1%) indicating that they usually accept all cookies, 28.4% indicating that they reject all cookies, and the remaining third (33.6%) indicating that they either customize the cookies or alter their behavior based on the website of interest. Full details on the results of this, and other questions, are contained in Appendix K.

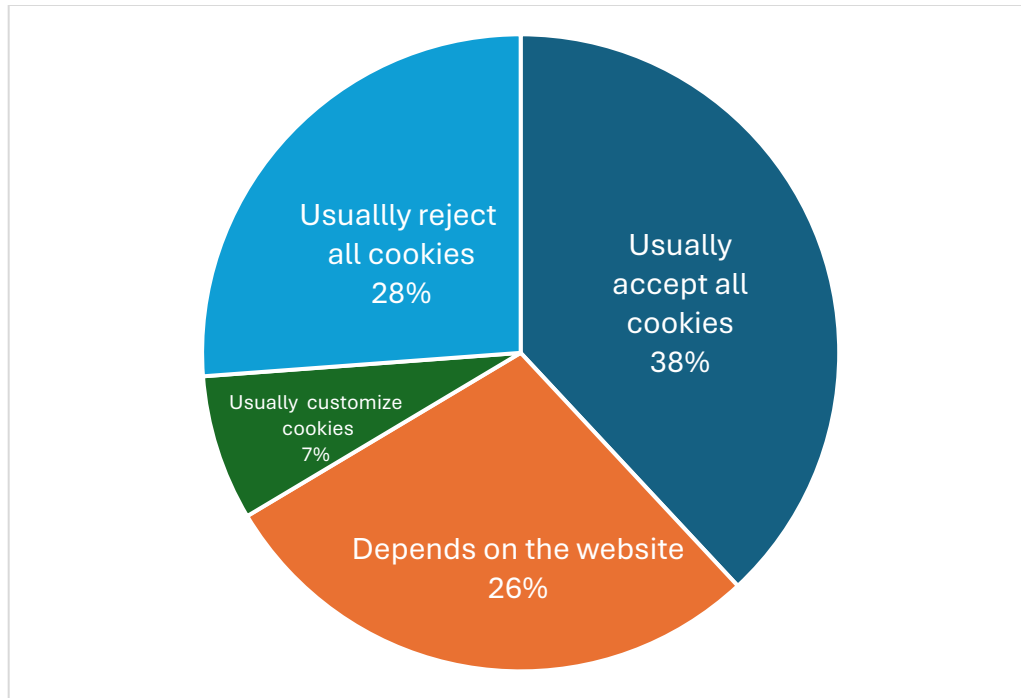
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<sup>28</sup> See: [The Cookie Law Explained](#) retrieved on July 24, 2024.





**Figure 6. What do potential class members do when they are on a website for the first time and see the cookie notification?<sup>29</sup>**



44. Question 2 asked potential class members about their use of other privacy-related features on the internet such as Virtual Private Networks (“VPNs”), private browsers, ad blockers, etc. Figure 7 displays Question 2 as seen by the respondents.

<sup>29</sup> Estimates sum to 99% due to rounding. See Appendix K for detailed estimates.



**Figure 7. Question 2, Main Survey**

**SSRS opinion panel**

In the past 12 months, when you have used the Internet for personal use, how often have you:

|   | Always                | Usually               | Sometimes             | Rarely                | Never                 | Don't know/not sure   |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Used an ad blocker?   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Used a Virtual Private Network (VPN)?   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Set your browser to private or incognito mode?                                  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Used a privacy-focused search engine such as Duck Duck Go, Qwant, or Swisscows? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

**NEXT**

**FINISH LATER**

45. There was substantial variation amongst respondents regarding the type of privacy-related features they used and how often they used them.<sup>30</sup> Table 1 displays the response distributions for the four privacy-related behaviors in Question 2. As is evident from the table, we see that respondents varied substantially with respect to their adoption of these behaviors.

<sup>30</sup> There was no significant impact on how often respondents indicated that they used VPNs, Ad Blockers, incognito mode, or privacy-focused search engines based on the order of the responses. See Appendix K for detailed results.

**Table 1. Privacy Behaviors**

| Q2. In the past 12 months, when you have used the Internet for personal use, how often have you: |                                       |  |   |                     |
|--|---------------------------------------|--|---|---------------------|
|  | Used a Virtual Private Network (VPN)? | Set your browser to private or incognito mode? | Used a privacy-focused search engine such as Duck Duck Go, Qwant, or Swisscows? | Used an ad blocker? |
| Never  | 29.9%                                 | 24.5%  | 55.4%   | 20.7%               |
| Rarely   | 16.0%                                 | 16.1%  | 15.8%   | 16.9%               |
| Sometimes  | 23.9%                                 | 37.0%  | 10.2%   | 23.8%               |
| Usually  | 10.8%                                 | 10.8%  | 6.1%  | 16.3%               |
| Always   | 7.2%                                  | 6.0%   | 1.4%  | 17.6%               |
| Don't know/not sure  | 12.3%                                 | 5.7%   | 11.3%   | 4.7%                |
| Total  | 100.0%                                | 100.0%   | 100.0%  | 100.0%              |

46. As is clear from Table 1, consumers do not behave in a similar manner with respect to engaging in proactive privacy-related behavior when using the internet.

47. I created an index to summarize these privacy-related behaviors. The index focuses on those behaviors that are clearly proactive with respect to privacy protection (VPN, private mode or privacy-focused search engine), classifying the respondent as engaging in the behavior if his or her response was “often” or “always.”<sup>31</sup>

48. Figure 8 demonstrates how infrequently consumers are consistently engaging in behavior to protect their privacy while on the internet. Two thirds of consumers (67.7%) reported infrequent or never utilizing a VPN, setting their browser to private or incognito mode, or using a privacy-focused search

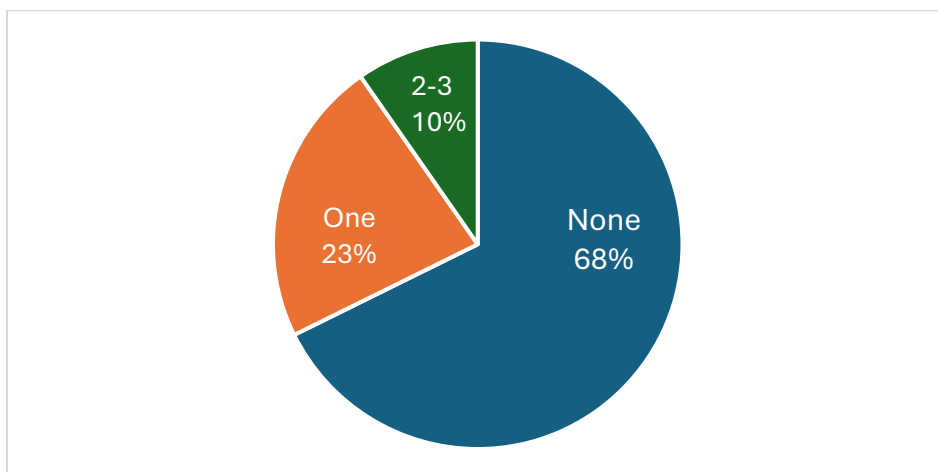
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<sup>31</sup> I did not include the responses to the cookie question from this index since cookie acceptance or rejection is a more passive behavior than setting one’s browser to incognito mode. Similarly, I did not include the ad blocker responses since the use of ad blockers could be for reasons other than privacy (e.g., remove distracting ads, speed up page loading).



engine, while 22.6% usually engage in one of these three behaviors, with the remaining 9.7% reporting engaging in two or three behaviors routinely.

**Figure 8. Number of Proactive Privacy-Engaging Behaviors Usually or Often Engaged in by Potential Class Members<sup>32</sup>**



#### **B. Knowledge and Expectations concerning 3<sup>rd</sup> Party Software**

49. The next section of the survey focused on the use of 3<sup>rd</sup> party software to collect and store information.

50. Question 3 introduced the definition of 3<sup>rd</sup> party software. After reviewing a definition for 3<sup>rd</sup> party software, respondents were asked if they had heard of 3<sup>rd</sup> party software prior to taking this survey. Figure 9 displays Question 3 as seen by the respondents.

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<sup>32</sup> Percentages add to 101% due to rounding.



**Figure 9. Question 3, Main Survey**

**ssrs**  
opinion panel

The next few questions concern 3<sup>rd</sup> party software used by websites. Please carefully read the definition of 3<sup>rd</sup> party software before answering the questions.

**Definition:** Third party (3<sup>rd</sup> party) software is software provided by a company other than the website owner. Some 3<sup>rd</sup> party software operates in the background of a website (that is, you may not see the software operating when you are on the website).

3<sup>rd</sup> party software companies may collect and store the information about your movements on the website (for example, your mouse movements and keystrokes) or may collect and store the information you enter on the website (for example, your email address).

Before reading this definition, had you heard of the phrase “3<sup>rd</sup> party software?”

☐ Yes

☐ No

[FINISH LATER](#)

51. The majority of respondents (71%) had heard of 3<sup>rd</sup> party software prior to the survey.
52. Question 4 focused on respondents’ expectations with respect to the use of 3<sup>rd</sup> party software on a website used to obtain a life insurance quote.
53. Half of the respondents were shown an introduction concerning a website for seeking a life insurance quote, in which the webform asked for personally identifying information (“PII”), including, name, marital status, date of birth, employment status, and zip code. Half of the respondents were shown an introduction concerning a life insurance website, in which the webform asked for personal health information (“PHI”), including smoking history, weight,



chronic conditions, medications, and mental health conditions. Figure 10 displays Question 4 as seen by the respondents.

**Figure 10. Question 4, Main Survey: PHI and PII versions of the questions**

 The screenshot shows a survey interface with the "ssrs opinion panel" logo at the top. The text of the question is as follows:
 

Consider a life insurance company's website that you visit to obtain an estimate for the cost of life insurance.

The website requests health information such as smoking history, weight, chronic conditions, medications, and mental health conditions.

Which of these two statements comes closest to your expectations concerning this life insurance company's website?

 There are three radio button options:
 

- ☐ I do **not** expect that this life insurance company's website will use a 3<sup>rd</sup> party software provider to collect and store this information
- ☐ I expect that this life insurance company's website will use a 3<sup>rd</sup> party software provider to collect and store this information.
- ☐ Don't Know/ Not sure

 At the bottom of the form are two blue buttons: "NEXT" and "FINISH LATER".



**ssrs**  
opinion panel

Consider a life insurance company's website that you visit to obtain an estimate for the cost of life insurance.

The website requests personal information such as name, marital status, date of birth, employment status, and zip code.

Which of these two statements comes closest to your expectations concerning this life insurance company's website?

- ☐ I do **not** expect that this life insurance company's website will use a 3<sup>rd</sup> party software provider to collect and store this information
- ☐ I expect that this life insurance company's website will use a 3<sup>rd</sup> party software provider to collect and store this information.
- ☐ Don't Know/ Not sure

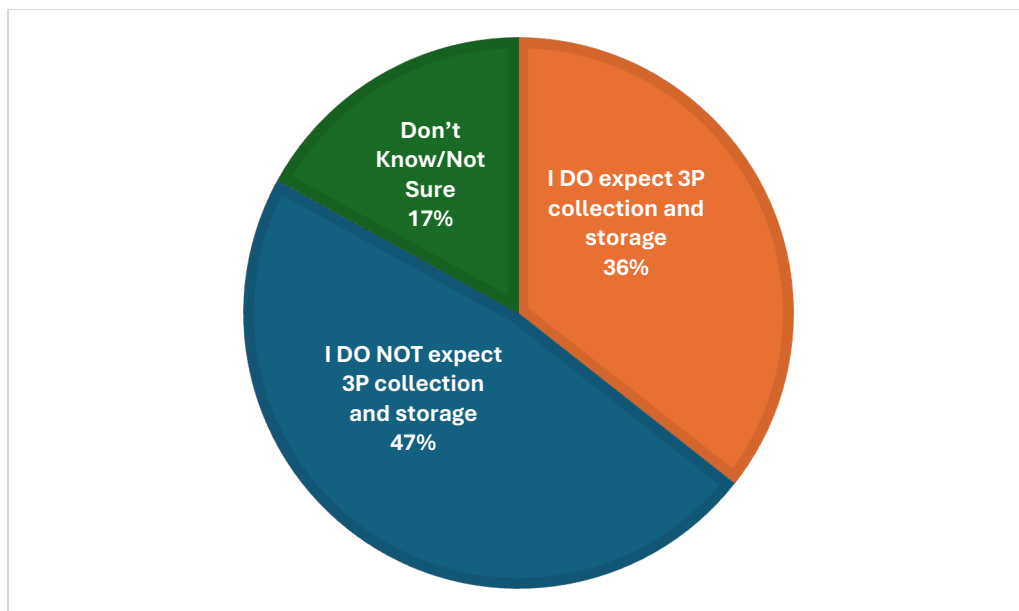
**NEXT**

**FINISH LATER**

54. With respect to expectations concerning the use of 3<sup>rd</sup> party software to collect and store information on a website for obtaining a life insurance quote, there was significant variation amongst respondents (Figure 11). Slightly more than a third of respondents (35.6%) expected the life insurance website to use 3<sup>rd</sup> party software to collect and store the information provided by a website user. Less than half of respondents (47.4%) did not expect the use of 3<sup>rd</sup> party software to collect and store the information on the life insurance website. The remaining 17.0% reported that they didn't know or were not sure. The results are similar for those for whom the website was described as requesting personal information (PII) as for those for whom the website was described as requesting personal health information (PHI) (49.1% and 45.8%, respectively, did not expect the use of 3<sup>rd</sup> party software to collect and store information on the described website).



**Figure 11. What do potential class members expect regarding 3rd party data collection and storage?**



55. Those consumers who were aware of 3<sup>rd</sup> party software prior to the survey were more likely to expect that such software was used on the insurance company's website as compared to those with no prior knowledge of 3<sup>rd</sup> party software. Among those who had prior knowledge of 3<sup>rd</sup> party software, 43% expected that the website used 3<sup>rd</sup> party software to collect and store information as compared to only 17.5% of those with no prior knowledge of 3<sup>rd</sup> party software.

### **C. Expectations Concerning Data Transmission**

56. Question 7 asked potential class members about their expectations concerning the timing of data transmission for a website designed to estimate life insurance needs. Figure 12 displays Question 7 as seen by the respondents.





**Figure 12. Question 7, Main Survey**

**SSRS opinion panel**

An online form is an electronic application in which you enter data in predefined data fields. Sometimes these online forms are supported by 3<sup>rd</sup> party software providers.

Assume you were trying to estimate your life insurance needs. You come to the following life insurance company's website page:

### Estimate your life insurance needs

There's no set standard for how much life insurance you need—it depends on your budget and how much income you want to provide for your family after your passing. The first step to finding out how much you can afford is getting a quote.

Our calculator can give you a good idea of how much life insurance you need, but it's just a starting point. Chatting with a professional can provide more specific advice. Start your journey by entering your information below.

### Estimate Your Life Insurance Needs

\* indicate required fields

Your Age\*

Your Gender\* ☐ Male ☐ Female

Do you have a Spouse/Domestic Partner?\* ☐ Yes ☐ No

Number of Children

Your Annual Salary\* \$

Which of these statements comes closest to what you think happens with the data you enter at this life insurance company's website:

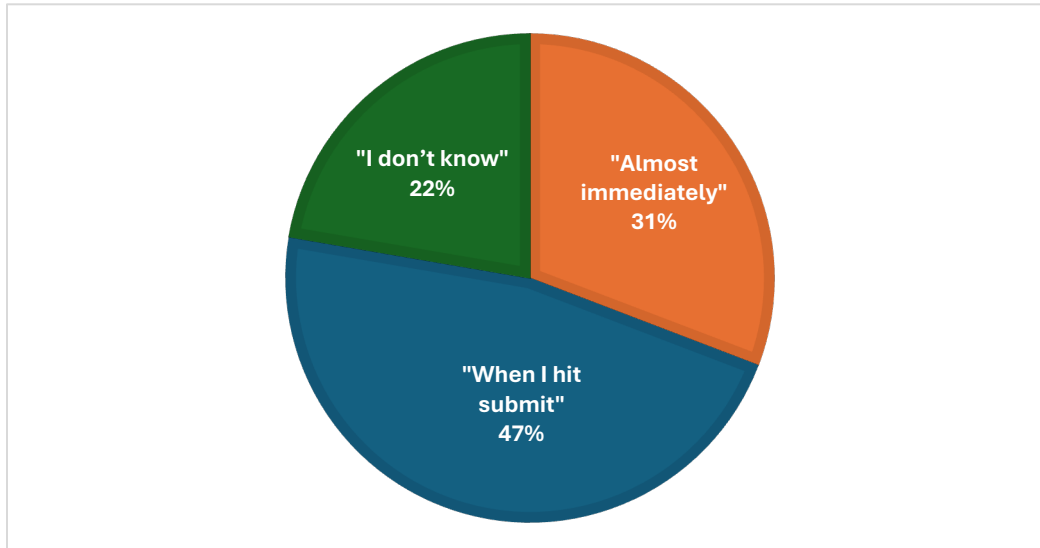
- ☐ The data are sent to the 3<sup>rd</sup> party software provider almost immediately as I complete each required field
- ☐ The data are sent to the 3<sup>rd</sup> party software provider when I hit the "calculate" button
- ☐ Don't Know/ Not sure

57. Respondents had varied expectations regarding data transmission (Figure 13).

Approximately 31% (30.8%) of consumers indicated that they thought the data were sent to the 3<sup>rd</sup> party software provider almost immediately as they entered the data and 46.9% thought the data were sent to the 3<sup>rd</sup> party software provider when the “calculate” button was hit. The remaining 22.3% indicated that they didn’t know or were not sure.



**Figure 13. When do potential class members expect personal information submitted in a webform to be submitted?**



## VIII. Conclusions

58. The results of the survey indicate that:

- Potential class members have varying expectations regarding the use of 3rd party software to collect and store information. A significant number (approximately 36%) of potential class members expect that 3rd party software is present on a website described as requesting either personal information or health information for the purpose of obtaining a life insurance quote.
- Potential class members have varying expectations concerning data transmission when accessing internet websites. A significant number (approximately 30%) of potential class members expect that data are transmitted “almost immediately” as they complete data fields in a webform as opposed to when they hit “submit” on the webform; and



- While potential class members take different measures to safeguard their privacy while using the internet, the majority of potential class members (approximately 67%) do not consistently engage in proactive behavior to safeguard their privacy while using the internet.

A handwritten signature in brown ink, reading "Nancy A. Mathiowetz", is written over a horizontal blue line.

Nancy A. Mathiowetz  
September 25, 2024

## Appendix A: Mathiowetz CV

## **Nancy A. Mathiowetz**

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### **RESEARCH AND TEACHING INTERESTS**

Survey methodology, research design and methods, quantitative methods, and statistical analysis.

### **EDUCATION**

University of Wisconsin, Madison, Wisconsin

B.S., Sociology (with honors), 1978

University of Michigan, Ann Arbor, Michigan

M.S., Biostatistics, 1983

Ph.D., Sociology, 1988

Dissertation: *The Applicability of Cognitive Theory to Long-Term Recall Questions in Social Surveys*

### **PROFESSIONAL EXPERIENCE**

|           |   |
|-----------|---|
| 2021-     | Principal Consultant, Cirque Analytics  |
| 2015-     | Professor Emerita, University of Wisconsin-Milwaukee  |
| 2005-2015 | Professor, Sociology Department, University of Wisconsin-Milwaukee  |
| 2006-2009 | Chair, Sociology Department, University of Wisconsin-Milwaukee  |
| 2003-2005 | Associate Professor, Sociology Department, University of Wisconsin-Milwaukee  |
| 2001-2003 | Associate Professor, Joint Program in Survey Methodology, University of Maryland; Adjunct Associate Research Scientist (Institute for Social Research) and Adjunct Associate Professor (Sociology Department), The University of Michigan |
| 1995-2001 | Assistant Professor, Joint Program in Survey Methodology, University of Maryland; Adjunct Assistant Research Scientist (Institute for Social Research) and Adjunct Assistant Professor (Sociology Department), The University of Michigan |
| 1997-1998 | ASA/NSF Fellowship, Bureau of Labor Statistics  |
| 1992      | Guest Professor, Zentrum für Umfragen, Methoden und Analysen, Germany   |

|           |   |
|-----------|---|
| 1992-1995 | Deputy Director, Division of Statistics and Research Methodology,<br>Agency for Health Care Policy and Research           |
| 1993-1995 | Adjunct Assistant Professor, Joint Program in Survey Methodology,<br>University of Maryland                               |
| 1990-1992 | Special Assistant to the Associate Director, Statistical Design,<br>Methodology, and Standards, U.S. Bureau of the Census |
| 1987-1990 | Senior Research Analyst, National Center for Health Services<br>Research  |
| 1984-1987 | Senior Research Associate, Westat, Inc.   |

## BOOKS AND MONOGRAPHS

- Nancy Mathiowetz and Gooloo Wunderlich (2000). *Survey Measurement of Work Disability: Summary of a Workshop*. Washington, D.C.: National Academy Press.
- Paul Biemer, Robert Groves, Lars Lyberg, Nancy Mathiowetz, and Seymour Sudman (eds.) (1991). *Measurement Errors in Surveys*. John Wiley and Sons.
- Carla E. Maffeo and Nancy A. Mathiowetz (1988). *Evaluation of the Administrative Records in the National Medical Utilization and Expenditure Survey*. Vital and Health Statistics, Series A, No. 6, Washington, D.C.: U.S. Government Printing Office.
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- Nancy A. Mathiowetz, Doris Northrup, Sandra Sperry, and Joseph Waksberg (1987) *Linking the National Survey of Family Growth with the National Health Interview Survey: Analysis of Field Trials*. Vital and Health Statistics, Series 2, No. 103, Washington, D.C.: U.S. Government Printing Office.
- Charles F. Cannell, Robert M. Groves, Lou J. Magilavy, Nancy A. Mathiowetz, Peter V. Miller, and Owen Thornberry (1987). *An Experimental Comparison of Telephone and Personal Health Interview Surveys*. Vital and Health Statistics, Series 2, No. 106. Washington, D.C.: U.S. Government Printing Office.
- Greg J. Duncan and Nancy A. Mathiowetz (1985). *A Validation Study of Economic Survey Data*. Ann Arbor, Michigan: The Institute for Social Research.

## JOURNAL ARTICLES AND PEER REVIEWED BOOK CHAPTERS

J. Michael Brick, W.R. Andrews, and Nancy Mathiowetz (2016) "Single-Phase Mail Survey Design for Rare Population Subgroups." *Field Methods*.

James Fonk, Donna Davidoff, Thomas Lutzow, Noelle Chesley, and Nancy Mathiowetz. (2012). The Effect of Advance Directives on End-of-Life Cost Experience. *Journal of Health Care for the Poor and Underserved*, 23(3). 1137-56; DOI: 10.1353/hpu.2012.0098.

Nancy A. Mathiowetz (2008) "The Quagmire of Reporting Presidential Primary Election Polls." Presidential Address. *Public Opinion Quarterly* 72(3): 567-573.

Sunghee Lee, Nancy A. Mathiowetz, and Roger Tourangeau (2007) "Measuring Disability in Surveys: Consistency over Time and Across Respondents." *Journal of Official Statistics*, Vol. 23(2):163-184.

Sunghee Lee, Nancy A. Mathiowetz, and Roger Tourangeau (2004) "Perceptions of Disability: The Effect of Self and Proxy Response." *Journal of Official Statistics*, Vol. 20(4):671-686.

John F. Moeller, Steven Cohen, Nancy Mathiowetz, and Lap-Ming Wun (2003) "Regression-Based Sampling for Persons with High Health Expenditures: Evaluating Accuracy and Yield with the 1997 MEPS." *Medical Care*, Vol 41(7): 44-52.

Nancy A. Mathiowetz (2001) "Methodological Issues in the Measurement of Persons with Disabilities." *Research in Social Science and Disability*, Vol. 2: 125-144.

John Bound, Charlie Brown, and Nancy Mathiowetz (2001) "Measurement Error in Survey Data" in J. Heckman and E. Leamer (eds.) *Handbook of Econometrics, Volume 5*. Amsterdam: North Holland.

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- Nancy A. Mathiowetz and Sarah Dipko (2000) "A Comparison of Response Error by Adolescents and Adults." *Medical Care*, 38(4): 374-382.
- Nancy A. Mathiowetz (1999) "Expressions of Respondent Uncertainty as Indicators of Response Quality." *International Journal of Public Opinion Research*, Vol. 11(3): 289-296.
- Nancy A. Mathiowetz (1998) "Respondent Expressions of Uncertainty: Data Source for Imputation." *Public Opinion Quarterly*, Vol. 62: 47-56.
- Mick P. Couper, Nancy A. Mathiowetz, and Eleanor Singer (1995) "Related Households, Mail Handling, and Returns to the 1990 Census" *International Journal of Public Opinion Research*, Vol. 7(2): 172-177.
- Nancy A. Mathiowetz and Tamra J. Lair (1994) "Getting Better? Changes or Errors in the Measurement of Functional Limitations" *Journal of Economic and Social Measurement*, Vol. 20:237-262.
- John F. Moeller and Nancy A. Mathiowetz (1994) "Problems of Screening for Poverty Status" *Journal of Official Statistics*, Vol. 10 (3):327-337.
- Eleanor Singer, Nancy A. Mathiowetz, and Mick P. Couper (1993) "The Impact of Privacy and Confidentiality Concerns on Survey Participation: The Case of the 1990 Census" *Public Opinion Quarterly*, 57(4):465-482.
- Nancy A. Mathiowetz (1992) "Errors in Reports of Occupations," *Public Opinion Quarterly*, Vol. 56:352-355.
- John F. Moeller and Nancy A. Mathiowetz (1991) "Correcting Errors in Prescription Drug Reporting-A Critique." *Health Affairs* 10 (1): 210-211.
- Nancy A. Mathiowetz and Greg J. Duncan (1988) "Out of Work, Out of Mind: Response Error in Retrospective Reports of Unemployment," *Journal of Business and Economic Statistics*, Vol. 6, No.2, 221-229.
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Nancy A. Mathiowetz and Robert M. Groves (1985) "The Effects of Respondent Rules on Health Survey Reports," *American Journal of Public Health*, Vol. 75:639-644.

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Peter V. Miller and Nancy A. Mathiowetz (2020) "The Legacy of Charles Cannell" in K. Olson, J. Smyth, J. Dykema, A. Holbrook, F. Kreuter, and B. West (eds). *Interviewer Effects from a Total Survey Error Perspective*.

J. Michael Brick, W.R. Andrews, Pat Dean Brick, Howard King, Nancy A. Mathiowetz, and Lynne Stokes (2012) "Methods for Improving Response Rates in Two-Phase Mail Surveys" *Survey Practice*, Vol. 5 (3). [www.surveypractice.org](http://www.surveypractice.org).

Nancy A. Mathiowetz (2003) "Behavior Coding" in M. Lewis-Beck, A. Bryman, and T. F. Liao (eds.) *Encyclopedia of Social Science Research Methods*. Thousand Oaks, CA: Sage Publications.

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Nancy A. Mathiowetz (1991) "Discussion: Survey Quality Profiles" in *Seminar on Quality of Federal Data*, Statistical Policy Working Paper #20, Washington, D.C.: Statistical Policy Office, Office of Management and Budget.

Nancy A. Mathiowetz (1989) "Discussion: Validity of Reporting in Surveys" in J. Fowler (ed.) *Health Survey Research Methods*, Washington, D.C.: DHHS Publication No. (PHS) 89-3447.

Tom Smith, D. Garth Taylor, and Nancy Mathiowetz (1980) "Public Opinion and Public Regard for the Federal Government" in C. Weiss and A. Barton (eds.) *Making Bureaucracies Work*. Beverly Hills: Sage Publications.

## **PRESENTATIONS AND PROCEEDINGS PUBLICATIONS**

Nancy A. Mathiowetz, J. Michael Brick, Sarah Cho, Jon Cohen, Scott Keeter and Kyley McGeeney (2015) "Revisiting Sample Frame and Mode Effects: A Comparison of Point Estimates." Paper presented at the 70<sup>th</sup> Annual Conference, American Association for Public Opinion Research.

J. Michael Brick, Sarah Cho, Jon Cohen, Scott Keeter, Kyley McGeeney, and Nancy A. Mathiowetz (2015) "Weighting and Sample Matching Effects of an Online Sample." Paper presented at the 70<sup>th</sup> Annual Conference, American Association for Public Opinion Research.

Scott Keeter, Nancy A. Mathiowetz, Kyley McGeeney, and Ruth Igielnik (2015). "The Challenge of Mode of Interview Effects in Public Opinion Polls." Paper presented at the 70<sup>th</sup> Annual Conference, American Association for Public Opinion Research.

Nancy A. Mathiowetz, Kirsten Olson, and Courtney Kennedy (2011) "Redesign Options for the Consumer Expenditure Survey." Paper presented to the National Academy of Sciences Workshop on the Redesign of the Consumer Expenditure Survey, October, 2011.

Nancy A. Mathiowetz, J. Michael Brick, Lynne Stokes, Rob Andrews, and Seth Muzzy (2010) "Improving Coverage and Reducing Nonresponse: A Pilot Test of a Dual Frame Mail Survey as an Alternative to an RDD Survey." Paper presented at the Joint Statistical Meeting, American Statistical Association, Vancouver, Canada.

- Nancy A. Mathiowetz (2002) "Behavior Coding: Tool for the Evaluation of the Survey Process and Survey Questions: Session in Honor of the Contributions of Charles Cannell." Paper presented at the Annual Conference, American Association for Public Opinion Research.
- Nancy A. Mathiowetz, Roger Tourangeau, and Paul Guerino (2002) "Measuring Persons with Disabilities." Paper presented at the Annual Conference, American Association for Public Opinion Research.
- Nancy A. Mathiowetz, Roger Tourangeau, and Paul Guerino (2002) "Methodological Issues in the Measurement of Persons with Disabilities." Invited paper presented at the Joint Statistical Meetings, American Statistical Association, New York, New York.
- John Moeller, Steve Cohen, Nancy Mathiowetz, and Lap-Ming Wun (2002) "Model-Based Sampling for Households with High Health Expenditures: Evaluating Accuracy and Yield with the 1997 MEPS." Paper presented at the Joint Statistical Meetings, American Statistical Association, New York, New York.
- John Moeller, Steve Cohen, Nancy Mathiowetz, and Lap-Ming Wun (2001) "Model-Based Sampling for Low Income Households: An Evaluation from the 1997 Medical Expenditure Panel Survey." Paper presented at the Joint Statistical Meetings, American Statistical Association, Atlanta, Georgia.
- Nancy A. Mathiowetz (2000) "Methodological Issues in the Measurement of Persons with Disabilities" Invited Paper, Joint Statistical Meetings, American Statistical Association, Indianapolis, IN.
- Nancy A. Mathiowetz, Mick Couper, and Dicy Butler (2000) "Characteristics of Nonrespondents and the Impact of Nonresponse: The American Travel Survey." Fifth International Conference on Social Science Methodology, Cologne, Germany.
- Nancy A. Mathiowetz (2000) "The Effects of Length of Recall on the Quality of Survey Data" Invited paper, Fourth Conference on Methodological Issues in Official Statistics, Stockholm, Sweden.
- Nancy A. Mathiowetz and Annette Gartin (2000) "The Effects of Alternative Questions on Estimates of Persons with Disabilities: An Examination of the Year 2000 Decennial Census." Paper presented at the Annual Conference, American Association for Public Opinion Research, Portland, OR.

Nancy A. Mathiowetz (1999) Invited Discussant "Question Salience, Question Difficulty and Item Nonresponse in Survey Research" International Conference on Survey Nonresponse, Portland, OR.

Nancy A. Mathiowetz (1999) "The Validity of Self Reported Health Measures Among Older Adults." Paper presented at the Annual Conference, American Association for Public Opinion Research.

J. Michael Dennis, Nancy A. Mathiowetz, and others (1999) "Analysis of RDD Interviews by the Number of Call Attempts: The National Immunization Survey" Paper presented at the Annual Conference, American Association for Public Opinion Research.

Brian Harris-Kojetin and Nancy A. Mathiowetz (1998) "The Effects of Proxy Response on the Reporting of Race and Ethnicity" Paper presented at the Annual Conference, American Association for Public Opinion Research.

Nancy A. Mathiowetz (1997) "Optimal Times to Contact and Interview Respondents: Findings from a Face to Face Data Collection Effort." Paper presented at the Annual Conference, American Association for Public Opinion Research.

Nancy A. Mathiowetz and Sarah Dipko (1997) "Examining Patterns of Response Error: A Comparison of Reports by Teenagers and Adults." Paper presented at the Annual Conference, American Association for Public Opinion Research.

Nancy A. Mathiowetz (1997) "Measuring Non-Market Labor Using a Time-Use Methodology" Invited paper, International Conference on Time Use, Non-Market Work, and Family Well Being, U.S. Bureau of Labor Statistics.

Nancy A. Mathiowetz and James Lepkowski (1996) "The Effect of Different Time Frames on Single Interview Bounding Techniques." Paper presented at the Annual Conference, American Association for Public Opinion Research.

Nancy A. Mathiowetz and Linda Stinson (1996) "The Effect of Length of Recall on the Quality of Survey Data: A Meta-Analytic Approach." Paper presented at the Annual Conference, American Association for Public Opinion Research.

Nancy A. Mathiowetz (1993) "An Evaluation of Alternative Missing Data Replacement Techniques." *Proceedings of the Section on Survey Research Methods*, American Statistical Association.

- Eleanor Singer, Nancy Mathiowetz, and Mick Couper (1993) "The Impact of Privacy and Confidentiality Concerns on Survey Participation: The Case of the 1990 Census." Paper presented at the Annual Conference, American Association for Public Opinion Research.
- Nancy A. Mathiowetz and Tamra J. Lair (1992) "Getting Better? Changes or Errors in Estimates of Functional Status." *Proceedings of the Section on Survey Research Methods*, American Statistical Association.
- Nancy A. Mathiowetz (1992) "A Behavioral Paradigm for Understanding Nonresponse to the 1990 Census." Paper presented at the Annual Conference of the American Association of Public Opinion Research.
- John F. Moeller and Nancy A. Mathiowetz (1991) "Catastrophic Prescription Expenditures for the Medicare Population." Paper presented at the Annual Meetings of the Gerontological Society of America.
- Nancy A. Mathiowetz, Terry DeMaio, and Elizabeth Martin (1991) "Political Alienation, Voter Registration and the 1990 Census." Paper presented at the annual conference of the American Association of Public Opinion Research.
- John F. Moeller and Nancy A. Mathiowetz (1990) "Problems of Screening for Poverty Status," *Proceedings of the Section on Survey Research Methods*, American Statistical Association.
- Joel Leon, Tamra Lair, Pamela Farley Short, and Nancy A. Mathiowetz (1989) "1987 National Estimates of the Functionally Disabled Elderly: Policy Implications of Varying Definitions of Disability," Winter Meetings of the American Statistical Association.
- Nancy A. Mathiowetz (1988) "Forgetting Events in Autobiographical Memory: Findings from a Health Care Survey," *Proceedings of the Section on Survey Research Methods*, American Statistical Association.
- Nancy A. Mathiowetz (1987) "Response Error: Correlation between Estimation and Episodic Recall Tasks," *Proceedings of the Section on Survey Research Methods*, American Statistical Association.

Nancy A. Mathiowetz, Marc L. Berk, and Andrew A. White (1987) "The Effect of Changing Interviewers and Mode of Interview in a Panel Health Survey." Winter Meetings of the American Statistical Association.

Nancy A. Mathiowetz (1986) "Mode of Initial Contact for Personal Interviews: Findings from Two Experiments," *Proceedings of the Section on Survey Research Methods*, American Statistical Association.

Nancy A. Mathiowetz (1986) "Episodic Recall vs. Estimation: The Applicability of Cognitive Theory to Problems in Survey Research." Presented at Annual Meetings of the American Association of Public Opinion Research.

Nancy A. Mathiowetz (1985) "The Problem of Omissions and Telescoping Error: New Evidence from a Study of Unemployment." *Proceedings of the Section on Survey Research Methods*, American Statistical Association.

Nancy A. Mathiowetz, Doris Northrup, and Sandra Sperry (1985) "An Evaluation of Mode of Initial Contact for In-Person Interviews." Presented at Annual Meetings of the American Association of Public Opinion Research.

Nancy A. Mathiowetz and Greg J. Duncan (1984) "Temporal Patterns of Response Error in Retrospective Reports of Unemployment and Occupation," *Proceedings of the Section on Survey Research Methods*, American Statistical Association.

Nancy A. Mathiowetz and Charles F. Cannell (1980) "Coding Interviewer Behavior as a Method of Evaluating Performance," *Proceedings of the Section on Survey Research Methods*, American Statistical Association.

Robert M. Groves, Lou J. Magilavy, and Nancy A. Mathiowetz (1980) "The Process of Interviewer Variability: Evidence from Telephone Surveys," *Proceedings of the Section on Survey Research Methods*, American Statistical Association.

Robert M. Groves, Marianne Berry, and Nancy A. Mathiowetz (1980) "Some Impacts of Computer Assisted Telephone Interviewing on Survey Methods," *Proceedings of the Section on Survey Research Methods*, American Statistical Association.

## RESEARCH REPORTS

Kristen Olson, Jolene Smyth, Rachel Horwitz, Scott Keeter, Virginia Lesser, Stephanie Marken, Nancy Mathiowetz, Jaki McCarthy, Eileen, O'Brien, Jean Opsomer, Darby Steiger, David Sterrett, Jennifer Su, Z. Tuba Suzer-Gurtekin, Chintan Turakhia, and James Wagner (2019). "Report of the AAPOR Task Force on Transitions from Telephone Surveys to Self-Administered and Mixed Mode Surveys."

Nancy A. Mathiowetz, Kristen Olson, and Courtney Kennedy (2011) "Redesign Options for the Consumer Expenditure Survey." Prepared for the National Academy of Sciences (DBASSE-004950-0001-031411).

Nancy A. Mathiowetz (2010) "Self and Proxy Reporting in the Consumer Expenditure Survey Program." Paper prepared for the Consumer Expenditure Methods Workshop, Bureau of Labor Statistics.

Nancy A. Mathiowetz (1998) "The Impact of Biannual Interviewing on Nonresponse and Measurement Error." Paper commissioned by the National Longitudinal Study Technical Review Committee.

Nancy A. Mathiowetz. (1994) "Autobiographical Memory and the Validity of Survey Data: Implications for the Design of the Panel Study of Income Dynamics." Paper commissioned by the Panel Study of Income Dynamics Technical Advisory Board.

Nancy A. Mathiowetz, Mick P. Couper, and Eleanor Singer (1994) "Where does all the Mail Go? Mail Receipt and Handling in U.S. Households." Survey Methodology Program Working Paper No. 25. Ann Arbor: University of Michigan.

John F. Moeller, Nancy A. Mathiowetz, and Steven B. Cohen (1989) *Prescription Drugs: Use and Expenditures by Medicare Beneficiaries*, Report to Congress.

John F. Moeller and Nancy A. Mathiowetz (1989) *Prescribed Medicines: A Summary of Use and Expenditures by Medicare Beneficiaries*, National Medical Expenditure Survey Research Findings 3, Rockville, MD.

A. Vinokur, C. Cannell, S. Eraker, F. Juster, and N. Mathiowetz (1983) *The Role of Survey Research in the Assessment of Health and Quality of Life Outcomes of Pharmaceutical Interventions*. Monograph prepared for the Pharmaceutical Manufacturers Association.



## **EDITORIAL ACTIVITIES**

Associate Principal Investigator, Time-Sharing Experiments for the Social Sciences (TESS), 2012–

Editor, *Public Opinion Quarterly*, 2008-2012

Associate Editor, *Public Opinion Quarterly*, 2004 -2007

Associate Editor, *Journal of Official Statistics*, 1998-2004

Reviewer, John Wiley Series in Survey Methodology

Reviewer, *Journal of the American Statistical Association*

Reviewer, *Survey Methodology*

Reviewer, *Journals of Gerontology*

Reviewer, *Reference Manual on Scientific Evidence*, Federal Judicial Center

## **TEACHING**

### **Courses**

Methods of Research and Analysis for Urban Social Institutions (Soc 982)

Advanced Statistical Methods in Sociology (Soc 760)

Fundamentals in Survey Methodology (Soc 752)

Questionnaire Design (Soc 754)

Research Methods in Sociology (Soc 362)

Data Collection Methods in Survey Research

Survey Management

Survey Practicum

### **Invited Lectures, Short Courses and Workshops**

Questionnaire Design, University of Wisconsin Executive Education, 2004

Methodological Issues in the Measurement of Disability, United Nations, November, 2000

Survey Design for Response Quality in Household Surveys, 2000, Invited two-day workshop, Statistics Sweden, 2000

Survey Management, 1999, one-day short course, Department of Agriculture

Survey Management, 1998, one-week course, Summer Institute in Survey Research Techniques, Institute for Social Research, University of Michigan

Survey Management, 1998, two-day short course, JPSM Short Course

An Introduction to Pretesting, two-day short course, 1997, JPSM Short Course

Invited Lecture, Dartmouth College, 1997

Telephone Survey Design, one-week course, Summer Institute in Survey Research Techniques, Institute for Social Research, University of Michigan

Invited Scholar, Iowa State University, 1996

Questionnaire Design, 1995, half-day course, American Association of Public Opinion Research



## **Graduate Student Advising**

Mark Caldwell, Ph.D. Dissertation Committee, 2014-2015  
Marcella Blom-Willis, MA Chair, 2014-2015  
Elisabeth Callahan, MA Chair, 2014-2015  
Lee Chang, MA Chair, 2013-2014  
Erica Svojse, MA Chair, 2013-2014  
Kate Brown, MA Member, 2013-2014  
Rachel Custasis, MA Chair, 2012- 2013  
Brendan Held, MA Chair, 2012-2013  
Ben Gilbertson, MA Member, 2012- 2013  
Kara Ritchardt, MA Member 2012- 2013  
Maureen Pylman, Ph.D. Prelim Chair, 2012-2013  
Brienne Schreiber, Sociology, MA, Chair, 2011-2012  
Atiera Coleman, Sociology, MA, Member, 2011-2012  
Crystal Mathes, Sociology, MA, Member, 2011-2012  
Jackie Austin, Sociology, MA, Chair, 2010-2011  
Liz Grimm, Human Movement Sciences, Ph.D., 2010-2011  
Matt Wagner, Urban Studies Program, Ph.D., 2008  
Kirsten Brown, Sociology, MA, Chair, 2007-2008  
Peter Barwis, Sociology, MA, Member, 2006-2007  
Heather Price, Sociology, MA, Member, 2006-2007  
Georgiann Davis, Sociology, MA, Chair, 2005-2006  
Leslie Mason, Sociology, MA, Chair, 2005-2007  
Kyle Poppie, Sociology, MA, Member, 2006-2007  
Molly Simmerman, Sociology, MA, Chair, 2006-2007  
Adam Lippert, Sociology, MA, Member, 2006  
Julie Weeks, Sociology, Ph.D. Committee, 1999-2000  
Jill Walston, Education Measurement and Statistics, Ph.D. Committee, 1999-2000

## **PROFESSIONAL ACTIVITIES**

### **American Association for Public Opinion Research**

Recipient, AAPOR Award for Exceptionally Distinguished Achievement, 2015  
Past President, 2008-2009  
President, 2007-2008  
President-elect/Vice President, 2006-2007  
Chair, Standards Committee, 2005-2006  
Associate Chair, Standards Committee, 2004-2005  
Secretary-Treasurer, 1995-1996  
Chair, Education Committee, 1995-2001  
Associate Secretary-Treasurer, 1994-1995  
Membership Chair, 1990-1991  
Associate Membership Chair, 1989-1990

### **American Statistical Association**

Elected Fellow, American Statistical Association, 2012  
Member, Survey Review Committee, 2001-2003  
Member, Census Advisory Committee, 2000-2002  
Member, Committee on Statistics and Disability, 2000-2006  
Member, Committee on Meetings, 1997-2001  
Member, E.C. Bryant Scholarship Committee, 1997-2003  
Program Chair, Section on Survey Research Methods, 1995-1996  
Program Chair-Elect, Section on Survey Research Methods, 1994-1995  
Member, Continuing Education Committee, 1988-1990  
Chair, Continuing Education Winter Conference, 1988-1989  
Member, Survey Research Methods Technical Advisory Committee on SIPP, 1986-1990

### **Advisory Committees**

Behavioral Risk Factor Surveillance System Advisory Board, 2016-2019  
Committee on National Statistics, The National Academies of Sciences, Engineering, and Medicine, Steering Committee for Workshop on Respondent Burden in the American Community Survey, 2016  
American Statistical Association Committee on Energy Statistics, 2010- 2015  
Bureau of Labor Statistics, Consumer Expenditure Survey Expert Panel, 2010  
California Health Interview Survey Technical Advisory Committee, 2009-2013  
National Center for Health Statistics, Board of Scientific Counselors, Long Term Care Program Review Panel, 2009  
National Academy of Science, Committee on National Statistics, Panel to Review U.S. Department of Agriculture's Measurement of Food Insecurity and Hunger, 2004-2005  
National Advisory Board, Institute for Research on Poverty, University of Wisconsin, Wisconsin Works Child Support Demonstration, 1998-2001  
National Gambling Commission, Technical Advisory Panel, 1998  
National Longitudinal Survey of Children and Families in the Child Welfare System, Technical Advisory Panel, 1998-2000  
Substance Abuse and Mental Health Services Administration, Technical Advisory Committee, 1997  
National Longitudinal Surveys Technical Review Committee, Bureau of Labor Statistics, 1993-1999  
Bureau of Labor Statistics, Invited Panel Member, Questionnaire Design Advisory Conference for the Consumer Expenditure Survey and Current Population Survey, 1987

### **Grants Review**

National Institutes of Health, Biostatistical Methods and Research Design Study Section, Member, 2003-2007 and various special emphasis panels, 2008-  
Russell Sage Foundation, 2000  
National Science Foundation, 1998-  
National Institute of Health, Reviewer, Mental Health AIDS and Immunology Review Committee, 1996

## **Reports Review**

National Academy of Sciences, Medicine, and Engineering, Reviewer,  
*Using Multiple Data Sources and State-of-the-Art Estimation Methods in  
Federal Statistics: Frameworks, Methods, and Assessment*, 2016  
National Academy of Science, Reviewer, *Conducting Biosocial Surveys*, 2010  
U.S. Department of Agriculture, Reviewer, *Continuing Survey of Food Intake*, 1996  
National Academy of Sciences, Reviewer, *Report on Survey of Scientists and  
Engineers*, 1991

## **Miscellaneous**

Organizer, Interviewer-Respondent Interaction Workshop, Boston, MA May 2013  
Chair, Charles Cannell Fund in Survey Methodology, 2003-2021  
Federal Committee on Statistical Methodology, Member, Subcommittee on  
Statistical Training, 1995-1999  
Social Science Research Council, Invited Participant, Workshop on the Cognition and  
Measurement of Pain, 1987  
Social Science Research Council, Invited Participant, Seminar on Effect of Theory-  
Based Schemas on Retrospective Data, 1987

## **University of Wisconsin-Milwaukee**

Faculty Chair, Zilber School of Public Health, 2014-2015  
Chair, School of Public Health Founding Dean Search Committee, 2010-2011  
Member, School of Public Health Executive Committee, 2010-2011  
Chair, Merit Committee, Sociology Department, 2010-2013  
Member, School of Public Health Planning Council, 2007- 2009  
Member, Division of Social Sciences Executive Committee, 2005-2008  
Official Representative to the Inter-University Consortium for Political and Social  
Research, 2003-2007  
Chair, Recruitment Committee, Department of Sociology, 2005; 2012  
Chair, Curriculum Committee, Urban Studies Program, 2004-2005; 2010-2012  
Member, Research Committee, Center for Age and Community, 2003-2005  
Member, Applied Gerontology Certificate Committee, 2004-2006  
Member, Executive Committee, Urban Studies Program, 2005  
Member, Graduate Committee, Sociology Department, 2005-2009; 2012-2015

## Appendix B: Mathiowetz Deposition and Trial Testimony

**Nancy A. Mathiowetz**  
**Depositions and/or Trial Testimony 2019-2023**

|      |   |
|------|---|
| 2023 | The PNC Financial Services Group, Inc. v. Plaid, Inc.<br>Case No. 2:20-cv-1977 (defense)  |
| 2023 | Distribution of Cable Royalty Fund (No. 16-CRB-0009-CD(2014-2017)).<br>On behalf of the Joint Sports Claimants  |
| 2023 | Truinject Corp. v. Galderma, S.A., Galderma Laboratories, L.P., Nestle<br>Skin Health, Inc. C.A. No. 19-00592-LPS-JLH [defense]   |
| 2022 | National Football League Sunday Ticket Antitrust Litigation. Case No.<br>ML 15-02668-BRO(JEMx) [defense]  |
| 2021 | Epic Games, Inc. v. Apple, Inc. Case No. 3:20-cv-05640-YGR (N.D. Cal)<br>[plaintiff]  |
| 2020 | Annette Navarro McCall and Navarro Photography, LLC vs. The Procter<br>& Gamble Company, Walmart, Inc., and Does 1-100<br>Case No.: 1-17-cv-00406 –TSB [plaintiff]                  |
| 2019 | Robyn Kravitz, et al, v. United States Department of Commerce, et al,<br>Case Number: 8-18-cv-01041-GJH [plaintiff]   |
| 2019 | Ilana Farar, Andrea Lopez, and Rosanne Cosgrove, on behalf of<br>themselves and all others similarly situated v. Bayer AG, Bayer<br>Corporation, and Bayer Healthcare LLC [defense] |

## Appendix C: Materials Relied Upon

### **Appendix C Materials Relied Upon**

Documents filed in Thereof, *Valeries Torres and Rhonda Hyman, v. Prudential Financial, Inc., ActiveProspect, Inc., and Assuance IQ, LLC*, Case No. 3:22-cv-07465-CRB

- Second Amended Complaint.
- Plaintiffs' Notice of Motion and Motion for Class Certification, and Memorandum of Law in Support Thereof.

#### Data from California Privacy Survey

- Survey data "all starts and completes.dta"
- Survey data "completed interviews.dta"
- Cognitive Interview Recordings:
  - Interview 1\_365\_Confidential\_Sensitive.m4a
  - Interview 2\_977\_Confidential\_Sensitive.m4a
  - Interview 3\_18\_Confidential\_Sensitive.m4a
  - Interview 4\_1622\_Confidential\_Sensitive.m4a
  - Interview 5\_743\_Confidential\_Sensitive.m4a
  - Interview 6\_271\_Confidential\_Sensitive.m4a
  - Interview 7\_1498\_Confidential\_Sensitive.m4a
  - Interview 8\_100\_Confidential\_Sensitive.m4a
- X1038 Cognitive Interviewing Protocol
- California Internet Privacy Survey - Web Cognitive Pretest – Memo from Darby Steiger and Nashay Lowe to Nancy Mathiowetz, May 20, 2024
- Methods Report Prepared by Kristen Purcell and William Bishop, July 15, 20243

#### SSRS Opinion Panel Omnibus Survey

- CA Privacy Study Phase 1\_Omni Qs FINAL\_Confidential.docx
- SSRS Opinion Panel Omnibus Methodology\_English Only\_050724.docx
- screener incidence data.dta

#### US Census Data

- 2023 CPS Computer and Internet Use CPS Supplement downloaded from <https://www2.census.gov/programs-surveys/cps/datasets/2023/supp/nov23pub.csv> on 2024-09-16
- CURRENT POPULATION SURVEY, November 2023 Computer and Internet Use Supplement TECHNICAL DOCUMENTATION CPS—23 downloaded from <https://www2.census.gov/programs-surveys/cps/techdocs/cpsnov23.pdf> on 2024-09-16

#### Academic Literature

- Shari Seidman Diamond, "Reference Guide on Survey Research," in *Reference Manual on Scientific Evidence*, 3rd ed. (Washington, D.C.: The National Academies Press, 2011) ("Diamond").



- Rachel Stenger, Kristen Olson, and Jolene D. Smyth, “Comparing Readability Measures and Computer-assisted Question Evaluation Tools for Self-administered Survey Questions,” *Field Methods* 35, no. 4 (2023): 287–302.
- “Using Microsoft Word’s Readability Program,” *Michigan Bar Journal* 88, Jan. 2009, *available at* [https://www.researchgate.net/publication/255998845\\_Using\\_Microsoft\\_Word's\\_Readability\\_Program](https://www.researchgate.net/publication/255998845_Using_Microsoft_Word's_Readability_Program), p. 1.
- Paul C. Beatty and Gordon B. Willis, “Research Synthesis: The Practice of Cognitive Interviewing,” *Public Opinion Quarterly*, Vol 71, No. 2 (2007) pp. 287-311.
- Groves, Robert M., et al. *Survey Methodology*, 2<sup>nd</sup> Edition

#### Websites

- SSRS <https://ssrs.com/>
- Cookiepro, “The Cookie Law Explained”. <https://www.cookie-law.org/the-cookie-law/>
- [Cookies Study: 40% of Americans Blindly Accept Internet Cookies, But Most Don't Know What They Do | All About Cookies](https://allaboutcookies.org/internet-cookies-survey) (<https://allaboutcookies.org/internet-cookies-survey>) Accessed on September 16, 2024.

## Appendix D: Draft Questionnaire for Cognitive Interviewing

## **Internet Privacy Survey**

### **SCREENER.**

#### **Introduction. [May be modified by sample provider]**

Thank you for agreeing to participate in this survey.

#### **S1. What is your age?**

- ☐ Under 18 [terminate]
- ☐ 18-24
- ☐ 25-34
- ☐ 35-44
- ☐ 45-54
- ☐ 55-64
- ☐ 65+

[Terminate interview if age does not match the value in the panel data.]

**S2. Please think back to 2022.**

**From January 1, 2022, to December 31, 2022, in which state did you live most of the year? *Please select all that apply.*** [Drop down pick list]

[TBD: If California not selected, terminate interview.]

**S3. What is your gender?**

- ☐ Male
- ☐ Female
- ☐ Prefer to self-identify: \_\_\_\_\_
- ☐ Prefer not to answer

[Terminate interview if gender does not match the value in the panel data.]

**S4. CAPTCHA check OR Attention check [Whichever used by data provider]**

- S5.** Next, please think about the period that began January 2022 up to today. We are interested in times you used the Internet, whether on your phone, a tablet, or a computer.

Since January 1, 2022, which of the following activities have you used the Internet for? Please select all that apply. [**Randomize list; anchor “None of the above”**]

*Please select all that apply.* [Randomize list; anchor “None of the above”]

- ☐ Financial services, including banking, investing, or paying bills online?
- ☐ Searching for a job?
- ☐ Shopping for a home mortgage?
- ☐ Selling goods or crafts, for example selling items on Etsy or eBay?
- ☐ Accessing your medical records?
- ☐ Shopping for a quote or price for life insurance?
  
- ☐ None of the above

[Must have selected “life insurance” to continue, excluding those who select all the options other than “None of the above.”]

**S6.** You mentioned you shopped for a quote for life insurance online since January, 2022. From which of the following companies, if any, did you shop for life insurance online during this time? Please select all that apply. **[Randomize list; anchor None and DK]**

- ☐ Prudential Financial
- ☐ Northwestern Mutual
- ☐ Pacific Life
- ☐ Transamerica
- ☐ Mutual of Omaha
- ☐ MetLife
- ☐ New York Life
- ☐ Lincoln National
- ☐ Mass Mutual
- ☐ State Farm
- ☐ John Hancock
  
- ☐ None of these
- ☐ Don't know / Not sure

[If “Prudential Financial” not checked, terminate interview. If all substantive responses checked, terminate interview]

## **Main Survey**

### **Survey Introduction.**

**You have qualified to take this survey. This is a survey about your use of the Internet, using a mobile phone, a tablet, or a computer.**

**Before continuing, please carefully read these instructions:**

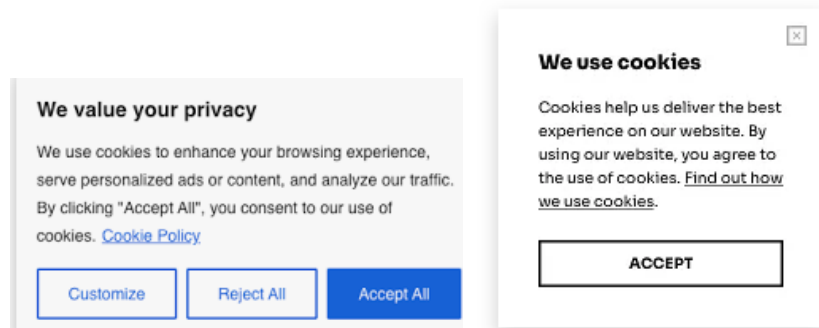
- **Please take this survey in one session without interruptions.**
- **While taking the survey, please do not consult any other websites or other electronic or written materials.**
- **Please answer all questions on your own without consulting any other person.**
- **If you normally wear eyeglasses or contact lenses when using a computer, tablet, or mobile phone, please wear them while you complete the survey.**
- **If you don't know an answer, don't recall, or don't have an opinion for any of the questions, please select the "Don't Know" or "Not Sure" option. Remember, there are no right or wrong answers.**
  
- **We appreciate your willingness to think carefully about each of the questions.**

**Do you understand and agree to follow the instructions provided above?**

- ☐ YES
- ☐ NO. –TERMINATE INTERVIEW.

**Q.1 Internet cookies allow websites to save information to your phone, tablet or computer. These cookies can only be accessed by the website that placed the cookies on your device.**

**You may have seen cookie notifications such as the example shown below.**



**When you are on a website for the first time and see the cookie notification, do you:**

- ☐ Usually accept all cookies
- ☐ Usually reject all cookies
- ☐ Usually customize the cookies
- ☐ Depends on the website
- ☐ Don't Know/ Not Sure

**Q.2. In the past 12 months, when you have used the Internet, how often have you:**  
[Randomize order of list; Response options: Never/Rarely/Sometimes/Usually/Always]

- a) Used a Virtual Private Network (VPN)?**
- b) Set your browser to private or incognito mode?**
- c) Used an open-source browser such as Firefox or Chromium?**
- d) Used a privacy-focused search engine such as Duck Duck Go, Qwant, or Swisscows?**
- e) Used an ad blocker?**



**Q.3 The next few questions concern 3<sup>rd</sup> party software used by websites. Please carefully read the definition of 3<sup>rd</sup> party software before answering the questions.**

**Third party (3<sup>rd</sup> party) software is software provided by a company other than the website owner. Some 3<sup>rd</sup> party software operates in the background of a website (that is, you may not see be able to see what the software does when you are on the website).**

**For example, Spotify.com uses Google Analytics to collect information about the visitors to Spotify.com, including the browser they are using and how long they spend on the website. In this example, Spotify.com is a website, and Google Analytics is a 3<sup>rd</sup> party software provider.**

**Another example of 3<sup>rd</sup> party software is software that presents ads to you from someone other than the website owner.**

**3<sup>rd</sup> party software companies may collect and store the information about your movements on the website (for example, the pages you clicked on) or may collect and store the information you enter on the website (for example, your email).**

**Select ENTER to continue**

**WEBSITE DESCRIPTION:**

**Consider a website that you visit to obtain an estimate for the cost of life insurance.**

**The website requests [personal information such as name, marital status, date of birth, employment status, and zip code/health information such a smoking history, weight, chronic conditions, medications, and mental health conditions].**

**Q4. Which of these two statements comes closest to your expectations concerning this website?**

- ☐ I expect that a website will use a 3<sup>rd</sup> party software provider to collect and store this information.
- ☐ I do ***not*** expect that a website will use a 3<sup>rd</sup> party software provider to collect and store this information
- ☐ Don't Know/Don't have enough information to answer/ Not sure

**Q.5 How concerned would you be, if at all, about a 3<sup>rd</sup> party software provider collecting and storing the information you entered for the purpose of improving the website function?**

- ☐ Not at all concerned
- ☐ A little concerned
- ☐ Somewhat concerned
- ☐ Very concerned
- ☐ Extremely concerned
- ☐ Don't Know/ Not sure

**Q.6 How concerned would you be, if at all, about a 3<sup>rd</sup> party software provider collecting and storing the information you entered for the purpose of complying with a law that applies to the use of the website?**

- ☐ Not at all concerned
- ☐ A little concerned
- ☐ Somewhat concerned
- ☐ Very concerned
- ☐ Extremely concerned
- ☐ Don't Know/ Not sure

**CHECK.** For quality assurance, please select “Other” and type in the word “sometimes” in the blank before continuing.

- ☐ Strongly agree
- ☐ Agree
- ☐ Neither agree nor disagree
- ☐ Disagree
- ☐ Strongly disagree
- ☐ Other: \_\_\_\_\_

[Terminate interview if “Other” not selected OR if no answer has been typed in the blank]

- Q.7. An online form is an electronic application in which you enter data in predefined data fields. Many companies as well as federal, state, and local governments use online forms to request and process information. Often these online forms are supported by 3<sup>rd</sup> party software providers.**

**Assume you were trying to estimate your life insurance needs. You come to the following website page:**

## Estimate your life insurance needs

There's no set standard for how much life insurance you need—it depends on your budget and how much income you want to provide for your family after your passing. The first step to finding out how much you can afford is getting a quote.

Our calculator can give you a good idea of how much life insurance you need, but it's just a starting point. Chatting with a professional can provide more specific advice. Start your journey by entering your information below.

### Estimate Your Life Insurance Needs

\* indicate required fields

**Your Age\***

**Your Gender\*** ☐ Male ☐ Female

**Do you have a Spouse/Domestic Partner?\*** ☐ Yes ☐ No

**Number of Children**

**Your Annual Salary \***

**Which of these statements comes closest to what you think happens with the data you enter at the life insurance site:**

- ☐ The data are sent to a 3<sup>rd</sup> party software provider almost immediately as I complete each required field
- ☐ The data are sent to a 3<sup>rd</sup> party software provider when I hit the “calculate” button
- ☐ Don’t know/ Not sure

**Q.8 In the past 12 months, have you or have you not taken any other survey about privacy on the Internet?**

- I have taken a survey about Internet privacy or third-party Internet technology in the past 12 months
- I have not taken a survey about Internet privacy or third-party Internet technology in the past 12 months
- Don't know/Not sure

## Appendix E: Cognitive Interviewing Protocol and Cognitive Interviewing Report

## **X1038 Cognitive Interviewing Protocol**

### **Introduction**

Thank you for your ongoing participation in the SSRS Opinion Panel, and for agreeing to participate in today's interview. The purpose of this session is to make sure that a questionnaire we are getting ready to launch makes sense to all different types of people. So, in a few moments, I am going to share my screen with you and show you the questions we are testing. You will be asked to answer the questions and share your feedback on the way each question is worded.

After each question, I will pause to ask for your feedback on the question and how you came up with your answers. At any time if you're confused or unsure how to answer a question, please let me know. That's exactly the kind of information we're interested in.

I will be audio recording this interview so that I won't have to take notes while we're talking. We won't share any personally identifiable information about you with anyone outside of SSRS.

Do you have any questions for me before we get started?  
[If YES, address questions; if NO, "I will start the audio recording"]

**<<START RECORDING>>**

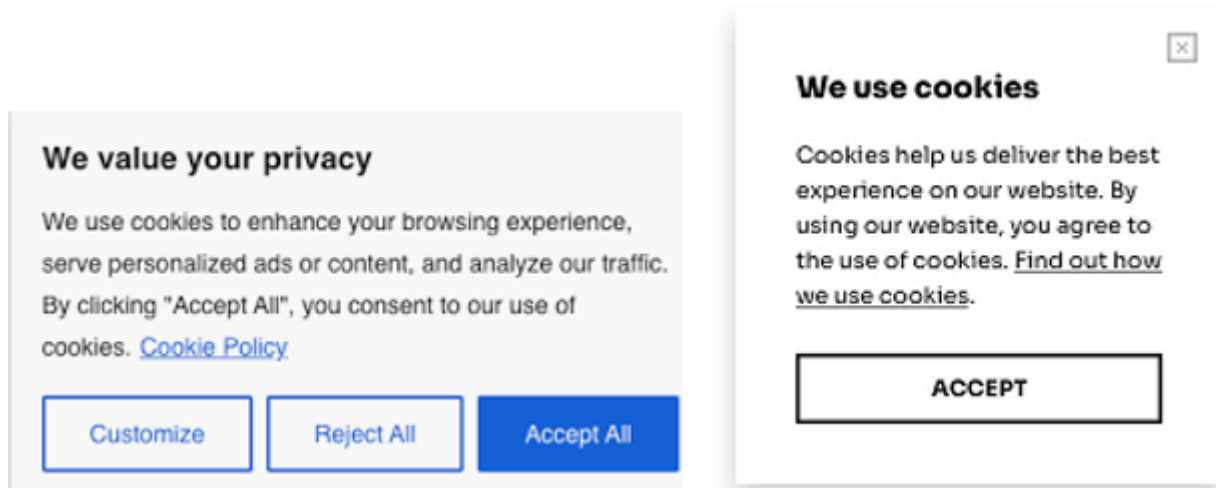
Ok, I'm going to start sharing my screen with you. Please read the question as if you were responding to this survey on your own, and tell me your answer out loud.

**<<LAUNCH SCREEN SHARE>>**

**Q1.** Internet cookies allow websites to save information to your phone, tablet or computer.

These cookies can only be accessed by the website that placed the cookies on your device.

You may have seen cookie notifications such as the example shown below.



When you are on a website for the first time and see the cookie notification, do you:

- Usually accept all cookies
- Usually reject all cookies
- Usually customize the cookies
- Depends on the website
- Don't Know/ Not Sure

**PROBES:**

- What do you think this question was asking, in your own words?
- Before this interview, had you heard of the concept of a "cookie"? In your own words, without looking at the description that was provided here, what is a "cookie"?
- Was there anything confusing about the description?
- How helpful was it to show the examples of the cookies in the images shown here?
- How did you decide on your answer to the question?



**Q2.** In the past 12 months, when you have used the Internet, how often have you:

|  | Never | Rarely | Sometimes | Usually | Always |
|--|-------|--------|-----------|---------|--------|
| a. Used a Virtual Private Network (VPN)?   | 1     | 2      | 3         | 4       | 5      |
| b. Set your browser to private or incognito mode?                                  | 1     | 2      | 3         | 4       | 5      |
| c. Used an open-source browser such as Firefox or Chromium?                        | 1     | 2      | 3         | 4       | 5      |
| d. Used a privacy-focused search engine such as Duck Duck Go, Qwant, or Swisscows? | 1     | 2      | 3         | 4       | 5      |
| e. Used an ad blocker?   | 1     | 2      | 3         | 4       | 5      |

**PROBES:**

- Were there any terms in the response categories that you are unfamiliar with?
- Were any of these hard to recall how often you've used these features?
- Do you have any other feedback on this question before we move on?

**Q3.** The next few questions concern 3rd party software used by websites. Please carefully read the definition of 3rd party software before answering the questions.

Third party (3rd party) software is software provided by a company other than the website owner. Some 3rd party software operates in the background of a website (that is, you may not be able to see what the software does when you are on the website). For example, Spotify.com uses Google Analytics to collect information about the visitors to Spotify.com, including the browser they are using and how long they spend on the website. In this example, Spotify.com is a website, and Google Analytics is a 3rd party software provider.

Another example of 3rd party software is software that presents ads to you from someone other than the website owner.

Third-party software companies may collect and store information about your movements on the website (for example, the pages you clicked on) or the information you enter on the website (for example, your email).

**PROBES:**

- Having read this (and without looking at what's on the screen), in your own words, how would you describe what 3rd party software is?
- Before this survey, had you heard of this concept of "3rd party software"?
- Let's go through the definition paragraph by paragraph. For each paragraph:
  - What do you think this paragraph is trying to say?
  - Is there anything confusing about it?
  - Would you recommend changing it in any way to make it clearer?"
- Do you have any other feedback on this page before we move on?

**WEBDES. WEBSITE DESCRIPTION:**

Consider a website that you visit to obtain an estimate for the cost of life insurance.

[HALF GET SHOWN PII, HALF GET PHI]

PII: The website requests personal information such as name, marital status, date of birth, employment status, and zip code.

PHI: The website requests personal health information such as smoking history, weight, chronic conditions, medications, and mental health conditions.

**Q4.** Which of these two statements comes closest to your expectations concerning this website?

- I expect that a website will use a 3rd party software provider to collect and store this information.
- I do not expect that a website will use a 3rd party software provider to collect and store this information
- Don't Know/Don't have enough information to answer/ Not sure

**PROBES:**

- What do you think this question is asking, in your own words?
- In the description before the question, what do you think is meant when it says, "The website requests personal (health) information?"
- How helpful was the prior page with the definition of 3<sup>rd</sup> party software in helping you understand how to answer this question?
- How helpful would it be to see a reminder of what 3<sup>rd</sup> party software as part of this question?
- How did you decide on your answer?
- Do you have any other feedback on this question before we move on?

**Q5.** How concerned would you be, if at all, about a 3rd party software provider collecting and storing the information you entered for the purpose of improving the website function?

- ☐ Not at all concerned
- ☐ A little concerned
- ☐ Somewhat concerned
- ☐ Very concerned
- ☐ Extremely concerned
- ☐ Don't Know/ Not sure

**PROBES:**

- In your own words, what do you think this question is asking?
- How did you decide on your answer?

**Q6.** How concerned would you be, if at all, about a 3rd party software provider collecting and storing the information you entered for the purpose of complying with a law that applies to the use of the website?

- ☐ Not at all concerned
- ☐ A little concerned
- ☐ Somewhat concerned
- ☐ Very concerned
- ☐ Extremely concerned
- ☐ Don't Know/ Not sure

**PROBES:**

- In your own words, what do you think this question is asking?
- How did you decide on your answer?

**Q7.** An online form is an electronic application in which you enter data in predefined data fields. Many companies as well as federal, state, and local governments use online forms to request and process information. Often these online forms are supported by 3rd party software providers.

Assume you were trying to estimate your life insurance needs. You come to the following website page:

### Estimate your life insurance needs

There's no set standard for how much life insurance you need—it depends on your budget and how much income you want to provide for your family after your passing. The first step to finding out how much you can afford is getting a quote.

Our calculator can give you a good idea of how much life insurance you need, but it's just a starting point. Chatting with a professional can provide more specific advice. Start your journey by entering your information below.

### Estimate Your Life Insurance Needs

\* indicate required fields

Your Age\*

Your Gender\*

☐ Male ☐ Female

Do you have a Spouse/Domestic Partner?\*

☐ Yes ☐ No

Number of Children

Your Annual Salary \*

Calculate

Which of these statements comes closest to what you think happens with the data you enter at the life insurance site:

- ☐ The data are sent to a 3rd party software provider almost immediately as I complete each required field
- ☐ The data are sent to a 3rd party software provider when I hit the "calculate" button
- ☐ Don't know/ Not sure

### PROBES:

- What do you think this question was asking?

- Have you ever thought about what happens to the information you provide on a site like this?
- Was there anything confusing about the introductory paragraph?
- Is there anything confusing about the response categories?
- What do you think is meant by “almost immediately”?

**{IF TIME PERMITS, ASK S5 AND S6. OTHERWISE SKIP TO WEBEND.}**

**S5.** Next, please think about the period that began January 2022 up to today. We are interested in times you used the Internet, whether on your phone, a tablet, or a computer.

Since January 1, 2022, which of the following activities have you used the Internet for? Please select all that apply.

- Financial services, including banking, investing, or paying bills online?
- Searching for a job?
- Shopping for a home mortgage?
- Selling goods or crafts, for example selling items on Etsy or eBay?
- Accessing your medical records?
- Shopping for a quote or price for life insurance?
- None of the above

**PROBES:**

- What time period were you thinking about as you answered these questions?
- What was your thought process to determine whether you had engaged in this activity since January 2022?
- **[IF YES to “Shopping for a quote or price for life insurance”]** You said “yes” to shopping for a quote for life insurance during this time. How recently did you do this?
  - If you had to pinpoint a month & year that you did this, would you be able to? How precise do you think you could be to narrow down to a month and year?
- **[IF NO to “Shopping for a quote or price for life insurance”]** When you responded to the SSRS survey in the last few days, you had said yes to shopping for a quote or price for life insurance. Can you help me understand why your answer changed today?
- We are interested in making sure that people are thinking about the whole time period as they answer this series. One way to do that is to remind people

of what was happening in the world around that time. Can you think of any major event happening in or around January 2022 that might help anchor this time period?

- [ADDITIONAL PROBES]
  - For example, would it be helpful to mention that January 2022 was still in the midst of the COVID-19 pandemic, and that Russia's invasion of Ukraine happened in February 2022?
  - Can you recall anything from your personal life around that time that might help you focus on the whole time period between January 2022 and today?
  - Would it help to display a calendar showing all of 2022, 2023 and 2024 up through today?
  - Of these different ideas we discussed, which would be the best way to help you anchor your memory back to January 2022? What makes you say that?
    - The way the question is currently worded
    - Adding a reminder of major events at that time
    - Asking you to think about what was happening in your own life in January 2022
    - Showing a calendar with the time period from Jan 2022 to now

**S6.** You mentioned you shopped for a quote for life insurance online since January, 2022. From which of the following companies, if any, did you shop for life insurance online during this time?

Please select all that apply.

- ☐ Prudential Financial
- ☐ Northwestern Mutual
- ☐ Pacific Life
- ☐ Transamerica
- ☐ Mutual of Omaha
- ☐ MetLife
- ☐ New York Life
- ☐ Lincoln National
- ☐ Mass Mutual
- ☐ State Farm
- ☐ John Hancock
- ☐ None of these
- ☐ Don't know / Not sure

**PROBES:**

- Can you walk me through your thought process of how you remembered which companies you shopped online for life insurance for during this time?

**WEBEND.**

<<**STOP SCREENSHARE**>>

This is the end of the survey. I have just a few closing questions for you.

- How did you feel about being asked these questions?
- If you could tell the people writing this survey one thing, what would it be?

I'm going to stop the recording now so that I can confirm your email address for where you'd like us to send you the \$50 gift card. RECORD IN SPREADSHEET.



<<**STOP RECORDING**>>

**END OF INTERVIEW:**

Thanks for your time.

DATE: May 20, 2024

TO: Nancy Mathiowetz, Cirque Analytics

FROM: Darby Steiger, Nashay Lowe, SSRS

RE: California Internet Privacy Survey - Web Cognitive Pretest – Memo

---

## Summary

SSRS conducted a cognitive pretest with eight participants between May 8<sup>th</sup> and May 17<sup>th</sup>, 2024. The interviewer displayed the survey questions on their screen and asked the participants to read the question and provide their responses out loud. After the first five interviews, modifications were made to the questions based on initial findings (these modifications are shown below in the tables presented in the findings section). All interviews were audio recorded after the initial introduction, during which the moderator explained the purpose of the research and gathered permission to record the interview.

## The Sample

Participants selected for the cognitive interviews were drawn from the pool of respondents to the SSRS Omnibus survey conducted from May 3-6, 2024. Survey respondents were asked if they had visited any websites to look for life insurance since January 2022. For the purposes of the cognitive interviews, we selected individuals who had searched for life insurance but who were not living in the state of California, so that we could preserve the California sample for the potential survey itself. A total of eight interviews were conducted. Figure 1 presents the basic demographics for the cognitive interview participants.

**Figure 1: Participant Demographics**

| Demographics            | N |
|-------------------------|---|
| Gender                  |   |
| Male                    | 3 |
| Female                  | 5 |
| Other                   |   |
| Age                     |   |
| 18-49                   | 5 |
| 50-64                   | 3 |
| 65+                     |   |
| Education Level         |   |
| HS or less              | 2 |
| Some college/Associates | 4 |
| College+                | 2 |
| Race                    |   |
| White                   | 3 |
| Black                   | 3 |

|                   |   |
|-------------------|---|
| Some other race   | 2 |
| Insurance         |   |
| Focus company     | 5 |
| Not focus company | 3 |
| Region            |   |
| Northeast         | 2 |
| Southeast         | 3 |
| Midwest           | 1 |
| West              | 1 |
| Northwest         | 1 |

## Findings

The following tables provide the original wording of the question, edits made after the first five interviews were completed, and a summary of findings from the first five and final three interviews. The final proposed wording for the entire set of questions is provided at the end of the report.

### Question 1

|  |  |
|--|--|
| <b>Q1</b><br><b>Original</b><br><b>wording</b> | <p>Internet cookies allow websites to save information to your phone, tablet or computer. These cookies can only be accessed by the website that placed the cookies on your device.</p> <p>You may have seen cookie notifications such as the example shown below.</p> <div data-bbox="522 1144 992 1411"> <p><b>We value your privacy</b></p> <p>We use cookies to enhance your browsing experience, serve personalized ads or content, and analyze our traffic. By clicking "Accept All", you consent to our use of cookies. <a href="#">Cookie Policy</a></p> <p>Customize Reject All Accept All</p> </div> <div data-bbox="1024 1073 1365 1411"> <p><b>We use cookies</b></p> <p>Cookies help us deliver the best experience on our website. By using our website, you agree to the use of cookies. <a href="#">Find out how we use cookies.</a></p> <p>ACCEPT</p> </div> <p>When you are on a website for the first time and see the cookie notification, do you:</p> <ul style="list-style-type: none"> <li>○ Usually accept all cookies</li> <li>○ Usually reject all cookies</li> <li>○ Usually customize the cookies</li> <li>○ Depends on the website</li> <li>○ Don't Know/ Not Sure</li> </ul> |
| <b>Q1 Interim</b><br><b>revisions</b>          | <ul style="list-style-type: none"> <li>• Added introductory statement: "While you might use the internet for work, please focus on your PERSONAL use of the internet for these questions."</li> </ul>  |
| <b>Q1</b>                                      | <p>Participants generally understood the question and were familiar with the concept of</p>  |

|                 |   |
|-----------------|---|
| <b>Findings</b> | cookies. Because some participants were thinking about work internet usage in question 2, we added the introductory statement after interview #5 to help focus them on only personal internet usage. This did not have any impact on responses for interviews #6-8. Note, however, that it is possible people may use the same device for both personal and work use, so the responses to questions 1 and 2 that pertain to device settings (such as cookies and ad blockers) may be confounded for some respondents between work and personal use. |
|-----------------|---|

## Question 2

|                             |   |
|-----------------------------|---|
| <b>Q2 Original wording</b>  | In the past 12 months, when you have used the Internet, how often have you:<br>a) Used a Virtual Private Network (VPN)<br>b) Set your browser to private or incognito mode<br>c) Used an open-source browser such as Firefox or Chromium<br>d) Used a privacy-focused search engine such as Duck Duck Go, Qwant, or Swisscows<br>e) Used an ad blocker  |
| <b>Q2 Interim revisions</b> | <ul style="list-style-type: none"> <li>Added clarification in the question stem to focus on “personal use” of the internet.</li> <li>Removed item c.</li> <li>Re-ordered items to begin with “private or incognito mode” instead of VPN.</li> </ul>   |
| <b>Q2 Findings</b>          | In the first 5 interviews, several participants immediately began thinking about work usage of the internet when asked item a) VPN. To address this issue, the intro statement was added before Q1, and a reminder in Q2 to think only about personal use. Further, we swapped the order of items a (VPN) and b (incognito mode) to begin with an example that was less focused on work usage. Finally, due to significant confusion about the meaning of an open-source browser, we removed item c. No additional issues were identified in interviews #6-8. You might also consider adding a “Don’t know” category if one purpose of this question is to assess digital literacy. |

## Question 3

|                            |   |
|----------------------------|---|
| <b>Q3 Original wording</b> | <p>The next few questions concern 3rd party software used by websites. Please carefully read the definition of 3rd party software before answering the questions.</p> <p>Third party (3rd party) software is software provided by a company other than the website owner. Some 3rd party software operates in the background of a website (that is, you may not see be able to see what the software does when you are on the website).</p> <p>For example, Spotify.com uses Google Analytics to collect information about the visitors to Spotify.com, including the browser they are using and how long they spend on the website. In this example, Spotify.com is a website, and Google Analytics is a 3rd party software provider.</p> <p>Another example of 3rd party software is software that presents ads to you from someone other than the website owner.</p> <p>3rd party software companies may collect and store the information about your movements on the website (for example, the pages you clicked on) or may collect and store the information you enter on the website</p> |
|----------------------------|---|

|                             |  |
|-----------------------------|--|
|                             | (for example, your email).   |
| <b>Q3 Interim revisions</b> | <ul style="list-style-type: none"> <li>• Reformatted text to put the two examples into bullet points.</li> <li>• Added a question to ask if they had heard of 3<sup>rd</sup> party software before this interview in order to increase likelihood that respondents pay attention to the definition.</li> </ul>   |
| <b>Q3 Findings</b>          | In the first 5 interviews, several participants noted that the definition is wordy, and that they might not take the time to read all of it in an actual survey setting. To help break up the text, we added bullet point formatting for the examples, and also added a question on the screen to ensure that respondents read the definition. Of the 8 participants, two were confused by the Spotify/Google Analytics example. One of them had never heard of Google Analytics and did not use Spotify, so they did not find the example to be helpful. The other was confused by the example, thinking that Google Analytics was the company and Spotify was accessing Google data. It may be helpful to provide a revised example that does not use such a recognizable name as the 3 <sup>rd</sup> party software in order to reduce confusion. |

#### Question 4

|                             |  |
|-----------------------------|--|
| <b>Q4 Original wording</b>  | <p>Consider a website that you visit to obtain an estimate for the cost of life insurance.</p> <p>[HALF GET PII, HALF GET PHI]</p> <p>PII: The website requests personal information such as name, marital status, date of birth, employment status, and zip code.</p> <p>PHI: The website requests personal health information such as smoking history, weight, chronic conditions, medications, and mental health conditions.</p> <p>Which of these two statements comes closest to your expectations concerning this website?</p> <p><input type="radio"/> I expect that a website will use a 3rd party software provider to collect and store this information.</p> <p><input type="radio"/> I do not expect that a website will use a 3rd party software provider to collect and store this information</p> <p><input type="radio"/> Don't Know/Don't have enough information to answer/ Not sure</p>   |
| <b>Q4 Interim revisions</b> | <ul style="list-style-type: none"> <li>• Clarified "a life insurance company's" website in the introductory text.</li> </ul>   |
| <b>Q4 Findings</b>          | In the first 5 interviews, one participant noted that they might answer the question differently for a specific life insurance company's website than they might for a general life insurance calculator not sponsored by a specific company. Hence, we added clarification to the opening statement. Most participants thought it would be helpful to reiterate the definition of 3 <sup>rd</sup> party software in this question. In the final three interviews, two of the participants liked the idea of having a hotlink with the definition, and the third thought it would be more helpful to have it as part of the question, rather than a hotlink. For the final version, we recommend making "3 <sup>rd</sup> party software provider" a hotlink with a definition. In addition, to maintain the focus on a life insurance company's website specifically, we recommend editing the text for questions 4-6 to say, "this life insurance company's website" rather than "this website" and |

|  |  |
|--|--|
|  | modifying the response options to say, "this website" rather than "a website." |
|--|--|

### Question 5

|                             |   |
|-----------------------------|---|
| <b>Q5 Original wording</b>  | <p>Consider a website that you visit to obtain an estimate for the cost of life insurance.</p> <p>[HALF GET PII, HALF GET PHI]</p> <p>PII: The website requests personal information such as name, marital status, date of birth, employment status, and zip code.</p> <p>PHI: The website requests personal health information such as smoking history, weight, chronic conditions, medications, and mental health conditions.</p> <p>How concerned would you be, if at all, about a 3rd party software provider collecting and storing the information you entered for the purpose of improving the website function?</p> <ul style="list-style-type: none"> <li><input type="radio"/> Not at all concerned</li> <li><input type="radio"/> A little concerned</li> <li><input type="radio"/> Somewhat concerned</li> <li><input type="radio"/> Very concerned</li> <li><input type="radio"/> Extremely concerned</li> </ul> <p><input type="radio"/> Don't Know/ Not sure</p> |
| <b>Q5 Interim revisions</b> | <ul style="list-style-type: none"> <li>• Clarified "a life insurance company's" website in the introductory text.</li> <li>• Added "on the website" after "collecting and storing the information you entered."</li> <li>• Added underline to "for the purpose of improving the website function."</li> </ul>   |
| <b>Q5 Findings</b>          | <p>In the first 5 interviews, one participant shifted to focusing on what her expectations would be if she called the insurance company rather than visited their website. We added a clarification to the question wording to help them stay focused on the information entered on the website. Another participant missed the phrase "for the purpose of improving the website function," instead just focusing on how concerned she would be if a 3<sup>rd</sup> party software provider was collecting and storing her information. Thus, we added underlining to that text to highlight it after the first 5 interviews. Even after adding this highlighting, one participant still was only thinking about her overall concerns about 3<sup>rd</sup> party software. Similar to recommendations for Q4, we recommend being more specific in the question wording to say, "on the life insurance company's website" rather than "on the website."</p>                      |

### Question 6

|                            |  |
|----------------------------|--|
| <b>Q6 Original wording</b> | <p>Consider a website that you visit to obtain an estimate for the cost of life insurance.</p> <p>[HALF GET PII, HALF GET PHI]</p> <p>PII: The website requests personal information such as name, marital status, date of birth, employment status, and zip code.</p> <p>PHI: The website requests personal health information such as smoking history, weight, chronic conditions,</p> |
|----------------------------|--|

|                             |  |
|-----------------------------|--|
|                             | <p>medications, and mental health conditions.</p> <p>How concerned would you be, if at all, about a 3rd party software provider collecting and storing the information you entered for the purpose of complying with a law that applies to the use of the website?</p> <ul style="list-style-type: none"> <li><input type="radio"/> Not at all concerned</li> <li><input type="radio"/> A little concerned</li> <li><input type="radio"/> Somewhat concerned</li> <li><input type="radio"/> Very concerned</li> <li><input type="radio"/> Extremely concerned</li> <li><input type="radio"/> Don't Know/ Not sure</li> </ul> |
| <b>Q6 Interim revisions</b> | <ul style="list-style-type: none"> <li>• Clarified "a life insurance company's" website in the introductory text.</li> <li>• Added "on the website" after "collecting and storing the information you entered"</li> <li>• Added underline to "for the purpose of complying with a law that applies to the use of the website."</li> </ul>  |
| <b>Q6 Findings</b>          | <p>After the first five interviews, we applied the same revisions to Q6 as from Q5, and have made the same final modifications that were proposed for this question after considering all eight interviews. Across all of the interviews, three participants thought it would be helpful to provide an example of the type of law that might apply to the use of the website. However, we do not recommend adding an example of a law, as we are concerned it may add unnecessary complexity to the question wording.</p>  |

### Question 7

|                            |  |
|----------------------------|--|
| <b>Q7 Original wording</b> | <p>An online form is an electronic application in which you enter data in predefined data fields. Many companies as well as federal, state, and local governments use online forms to request and process information. Often these online forms are supported by 3rd party software providers.</p> <p>Assume you were trying to estimate your life insurance needs. You come to the following website page:</p> <p><b>Estimate your life insurance needs</b></p> <p><small>There's no set standard for how much life insurance you need—it depends on your budget and how much income you want to provide for your family after your passing. The first step to finding out how much you can afford is getting a quote.</small></p> <p><small>Our calculator can give you a good idea of how much life insurance you need, but it's just a starting point. Chatting with a professional can provide more specific advice. Start your journey by entering your information below.</small></p> <p><b>Estimate Your Life Insurance Needs</b></p> <p><small>* indicate required fields</small></p> <p>Your Age* <input type="text"/></p> <p>Your Gender* <input type="radio"/> Male <input type="radio"/> Female</p> <p>Do you have a Spouse/Domestic Partner?* <input type="radio"/> Yes <input type="radio"/> No</p> <p>Number of Children <input type="text" value="0"/></p> <p>Your Annual Salary * <input type="text" value="\$"/></p> <p><input type="button" value="Calculate"/></p> <p>Which of these statements comes closest to what you think happens with the data you enter at the life insurance site:</p> |
|----------------------------|--|

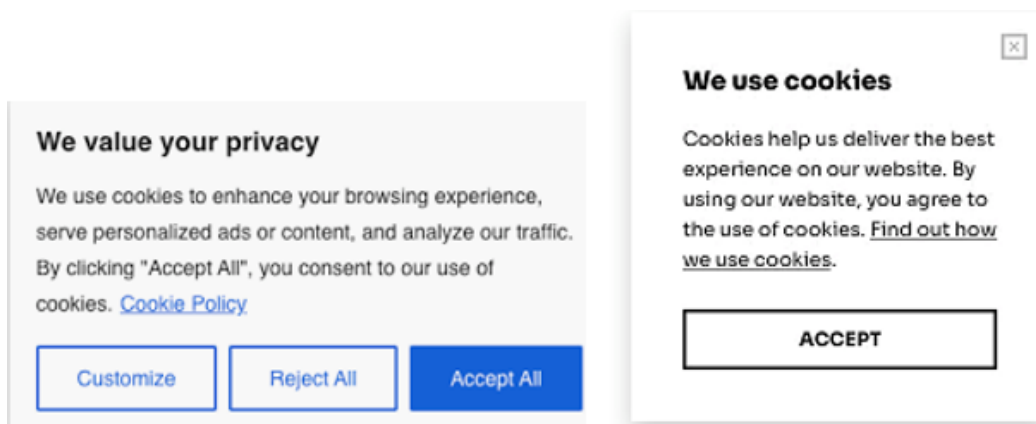
|                             |   |
|-----------------------------|---|
|                             | <ul style="list-style-type: none"> <li>o The data are sent to a 3rd party software provider almost immediately as I complete each required field</li> <li>o The data are sent to a 3rd party software provider when I hit the "calculate" button</li> <li>o Don't know/ Not sure</li> </ul>   |
| <b>Q7 Interim revisions</b> | <ul style="list-style-type: none"> <li>• Removed the sentence about many companies as well as government agencies using online forms.</li> </ul>  |
| <b>Q7 Findings</b>          | <p>In the first five interviews, two participants noted out loud that they were surprised that some government agencies use 3<sup>rd</sup> party software providers. To avoid potential bias, we removed this sentence. In the final three interviews, one participant acknowledged that she read the question too quickly and misinterpreted what was meant by "almost immediately," thinking about how quickly the data transmitted once she clicked "calculate." No changes are suggested based on this finding. However, we do recommend a slight modification to the question wording to be consistent with the previous questions, changing "the life insurance site" to "this life insurance company's website."</p> |

### ***Recommended final wording of questionnaire:***

While you might use the internet for work, please focus on your PERSONAL use of the internet for these questions.

Internet cookies allow websites to save information to your phone, tablet, or computer. These cookies can only be accessed by the website that placed the cookies on your device.

You may have seen cookie notifications such as the example shown below.



**Q1.** When you are on a website for the first time and see the cookie notification, do you:

- o Usually accept all cookies
- o Usually reject all cookies
- o Usually customize the cookies
- o Depends on the website



- Don't Know/ Not Sure

**Q2. In the past 12 months, when you have used the Internet for personal use, how often have you:**

|  | Never | Rarely | Sometimes | Usually | Always | Don't know |
|--|-------|--------|-----------|---------|--------|------------|
| a. Set your browser to private or incognito mode?                                  | 1     | 2      | 3         | 4       | 5      | 6          |
| b. Used a Virtual Private Network (VPN)?   | 1     | 2      | 3         | 4       | 5      | 6          |
| c. Used a privacy-focused search engine such as Duck Duck Go, Qwant, or Swisscows? | 1     | 2      | 3         | 4       | 5      | 6          |
| d. Used an ad blocker?   | 1     | 2      | 3         | 4       | 5      | 6          |

**Q3.** The next few questions concern 3<sup>rd</sup> party software used by websites. Please carefully read the definition of 3<sup>rd</sup> party software before answering the questions.

Third party (3<sup>rd</sup> party) software is software provided by a company other than the website owner. Some 3<sup>rd</sup> party software operates in the background of a website (that is, you may not be able to see what the software does when you are on the website).

- For example, Spotify.com uses Google Analytics<sup>1</sup> to collect information about the visitors to Spotify.com, including the browser they are using and how long they spend on the website. In this example, Spotify.com is a website, and Google Analytics is a 3<sup>rd</sup> party software provider.
- Another example of 3<sup>rd</sup> party software is software that presents ads to you from someone other than the website owner.

3<sup>rd</sup> party software companies may collect and store the information about your movements on the website (for example, the pages you clicked on) or may collect and store the information you enter on the website (for example, your email).

Before reading this definition, had you heard of the phrase “3<sup>rd</sup> party software”?

- ☐ Yes
- ☐ No

---

<sup>1</sup> Consider changing this example in the final question wording to a less-recognizable 3<sup>rd</sup> party software, and if needed, shifting away from Spotify as well.

Consider a life insurance company's website that you visit to obtain an estimate for the cost of life insurance.

[The website requests personal information such as name, marital status, date of birth, employment status, and zip code./The website requests personal health information such as smoking history, weight, chronic conditions, medications, and mental health conditions.]

**Q4. Which of these two statements comes closest to your expectations concerning this life insurance company's website?**

- I expect that this website will use a 3<sup>rd</sup> party software provider<sup>2</sup> to collect and store this information.
- I do *not* expect that this website will use a 3<sup>rd</sup> party software provider<sup>2</sup> to collect and store this information
- Don't Know/Don't have enough information to answer/ Not sure

---

<sup>2</sup> Add a hotlink: "Third party (3rd party) software is software provided by a company other than the website owner. Some 3rd party software operates in the background of a website (that is, you may not see be able to see what the software does when you are on the website."

Consider a life insurance company's website that you visit to obtain an estimate for the cost of life insurance.

[The website requests personal information such as name, marital status, date of birth, employment status, and zip code./The website requests personal health information such as smoking history, weight, chronic conditions, medications, and mental health conditions.]

**Q5. How concerned would you be, if at all, about a 3<sup>rd</sup> party software provider collecting and storing the information you entered on this life insurance company's website for the purpose of improving the website function?**

- ☐ Not at all concerned
- ☐ A little concerned
- ☐ Somewhat concerned
- ☐ Very concerned
- ☐ Extremely concerned
  
- ☐ Don't Know/ Not sure

Consider a life insurance company's website that you visit to obtain an estimate for the cost of life insurance.

[The website requests personal information such as name, marital status, date of birth, employment status, and zip code./The website requests personal health information such as smoking history, weight, chronic conditions, medications, and mental health conditions.]

**Q6. How concerned would you be, if at all, about a 3<sup>rd</sup> party software provider collecting and storing the information you entered on this life insurance company's website for the purpose of complying with a law that applies to the use of the website?**

- ☐ Not at all concerned
- ☐ A little concerned
- ☐ Somewhat concerned
- ☐ Very concerned
- ☐ Extremely concerned
  
- ☐ Don't Know/ Not sure

An online form is an electronic application in which you enter data in predefined data fields. Often these online forms are supported by 3<sup>rd</sup> party software providers.

Assume you were trying to estimate your life insurance needs. You come to the following website page:

### Estimate your life insurance needs

There's no set standard for how much life insurance you need—it depends on your budget and how much income you want to provide for your family after your passing. The first step to finding out how much you can afford is getting a quote.

Our calculator can give you a good idea of how much life insurance you need, but it's just a starting point. Chatting with a professional can provide more specific advice. Start your journey by entering your information below.

### Estimate Your Life Insurance Needs

\* Indicate required fields

Your Age\*

Your Gender\*

☐ Male
 ☐ Female

Do you have a Spouse/Domestic Partner?\*

☐ Yes
 ☐ No

Number of Children

Your Annual Salary \*

\$

Calculate

**Q7. Which of these statements comes closest to what you think happens with the data you enter on this life insurance company's website:**

- ☐ The data are sent to a 3<sup>rd</sup> party software provider almost immediately as I complete each required field
- ☐ The data are sent to a 3<sup>rd</sup> party software provider when I hit the "calculate" button
- ☐ Don't know/ Not sure

## Appendix F: California Internet Privacy Study Final Questionnaire

**Internet Privacy Survey**

**X4009**

**6.7.2024**

**Language: English Only**

**Standard Incentive Compensation Amount (<<\$INSERT>>):**

IF pEDUCATION=1 or pSAMPMODE=2 or LANGUAGE=10: **\$10**

ALL OTHERS: **\$5**

**USERDATA:**

50 = Prob Panel Web

**SCREEN OUT LANGUAGE (IF TERMINATING IN SCREENER – NO INCENTIVE):**

Unfortunately you do not qualify for this survey. We thank you for your time and hope you look forward to getting new survey invitations from us in the future.

**STANDARD HARD PROMPT LANGUAGE IF RESPONDENT ATTEMPTS TO SKIP QUESTION**

This is a required question. Please respond.

**GLOBAL PROGRAMMING NOTES:**

1. The online survey will utilize standard **SSRS Opinion Panel** look and feel with responsive layout.
2. Display question numbers for testing purposes only. Do not display the section headers, question numbers, or other question labels for the live respondent survey.
3. Do not display "Web blank" categories unless otherwise specified.
4. Each question should be displayed on a new screen unless otherwise noted.
5. Allow respondents to [1] finish the survey at a later time, and [2] resume the survey where they left off.
  - a. Wording for finish later page: "Your responses are important to us. We hope that you'll come back later and finish the survey. When you wish to resume, return to the link you were provided, and it will take you to the last question you answered."
6. Grids:
  - a. Do not program list questions as grids unless otherwise specified.

**IF SPECIFIED TO PROGRAM AS GRID:**

- b. For questions with multiple items, set up the question as a grid, with items down the left side and response options across the top from left to right.
- c. HTML tables should be programmed in a way that column widths are set as proportions of the screen size. This will allow content to adjust to different browser window sizes.
- d. The table should be centered and be flexible to take up 90% of the browser width, with the size determined in percent to maintain the relative column width.
- e. Response columns should be of equal width.



- f. If possible, we would like grids NOT to display table lines. Instead, rows for items should be shaded in a color that matches the design theme, and alternate between shaded row and non-shaded row.
7. If question or response text is in bold, italics, or underlined, please do the same in the online survey.
8. For questions with “other-specify” options, allow respondents to select “Other” without forcing a response to be typed in the specify text box.
9. Include variables in the data for:
  - a. All randomizations and rotates.
  - b. Overall LENGTH, measured in minutes, carried out to at least two decimal places.
  - c. Start date.
  - d. End date (if applicable).
  - e. Start Device type (device on which the respondent is began the survey).
  - f. End Device type (device on which the respondent finished the survey).
  - g. Browser type.
  - h. Number of times the respondent entered the survey.
  - i. All variables from the sample file (if applicable), including geocodes (longitude/latitude).

**GLOBAL NON-SOP PROGRAMMING NOTES:**

**All questions** in this study are **mandatory**. Please add the standard hard prompt on all questions that respondents attempt to skip.

Please **do not program a back button** on this survey. Respondents may only move forward in this survey.

This survey is English only.

**(PN: SHOW TO ALL)**

**(PN: INSERT COMPENSATION AMOUNT)**

**WS1.** Thank you for being a valued member of the SSRS Opinion Panel. We are pleased to send you our invitation for this survey.

In appreciation of your time, **if you qualify you will receive <<\$INSERT>> in compensation** via an electronic gift code immediately upon completion of this survey.

**Please click 'Next >>' to begin your survey.**

## SCREENER

**(ASK ALL)**

INTFREQ. About how often do you use the internet?

- 1 Almost constantly
- 2 Several times a day
- 3 About once a day
- 4 Several times a week
- 5 Less often
- 6 **(PN: SUPPRESS)** Not an internet user

999 **[PN: IF WEB:]** *Web Blank*

**(Ask all)**

**S1.** What is your age?

- 1 Under 18
- 2 18-24
- 3 25-34
- 4 35-44
- 5 45-54
- 6 55-64
- 7 65+

**[PN: If S1=1, THANK AND TERMINATE - RECORD AS 'AGE UNDER 18' (CODE 50)]**

**[PN: S1 TERMINATION TEXT: Unfortunately you do not qualify for this survey. We thank you for your time and hope you look forward to getting new survey invitations from us in the future.]**

**(ASK ALL)**

**S2.** Please think back to 2022.

From January 1, 2022 to December 31, 2022, in which state did you live most of the year?  
[Drop down pick list OF 50 U.S. States and Washington D.C]

**[PN: If S2 DOES NOT EQUAL 'CALIFORNIA', THANK AND TERMINATE - RECORD AS 'NOT A CALIFORNIA RESIDENT' (CODE 52)]**

**[PN: S2 TERMINATION TEXT: Unfortunately you do not qualify for this survey. We thank you for your time and hope you look forward to getting new survey invitations from us in the future.]**

**(ASK ALL)**

**(PN: RANDOMIZE OPTIONS 1-7, CODE 8 ALWAYS LAST; INCLUDE RANDOMIZATION IN DATAFILE)**

**(PN: ACCEPT MULTIPLE RESPONSES; CODE 8 EXCLUSIVE)**

**S3.** Next, please think about the period that began January 2022 up to today. We are interested in times you used the Internet, whether on your phone, a tablet, or a computer.

Since January 1, 2022, for which of the following activities have you used the Internet? *Please select all that apply.*

- 1 Financial services, including banking, investing, or paying bills online?
- 2 Searching for a job?
- 3 Shopping for a home mortgage?
- 4 Selling goods or crafts, for example selling items on Etsy or eBay?
- 5 Accessing your medical records?
- 6 Online classes or job training?
- 7 Shopping for a quote or price for life insurance?
- 8 None of the above

**[PN: IF RESPONDENT DOES NOT SELECT S5=6 (Shopped for life insurance quote) THANK AND TERMINATE- CODE AS 'DID NOT SHOP FOR LIFE INSURANCE' (CODE 43)]**

**[PN: TERMINATE IF RESPONDENT SELECTS ALL OPTIONS 1-7 (S5=1,2,3,4,5,6, 7); THANK AND TERMINATE- CODE AS 'S5 FAIL' (CODE 46)]**

**[PN: S5 TERMINATION TEXT: Unfortunately you do not qualify for this survey. We thank you for your time and hope you look forward to getting new survey invitations from us in the future.]**

**(ASK ALL)**

**(PN: RANDOMIZE OPTIONS 1-11, CODES 12 AND 13 ALWAYS LAST; INCLUDE RANDOMIZATION IN DATAFILE)**

**(PN: ACCEPT MULTIPLE RESPONSES; CODE 12 AND 13 EXCLUSIVE)**

**S4.** You mentioned you shopped for a quote for life insurance online since January, 2022. From which of the following companies, if any, did you shop for life insurance online during this time? *Please select all that apply.*

- |    |                       |
|----|-----------------------|
| 1  | Prudential Financial  |
| 2  | Northwestern Mutual   |
| 3  | Pacific Life          |
| 4  | Transamerica          |
| 5  | Mutual of Omaha       |
| 6  | MetLife               |
| 7  | New York Life         |
| 8  | Lincoln National      |
| 9  | Mass Mutual           |
| 10 | State Farm            |
| 11 | John Hancock          |
| 12 | None of these         |
| 13 | Don't know / Not sure |

## MAIN QUESTIONNAIRE

**(PN: SHOW TO ALL)**

**(PN: DELAY SUBMIT BUTTON FOR 15 SECONDS BEFORE RESPONDENT CAN PROCEED)**

**(PN: INCLUDE QUESTION LEVEL TIMER)**

**MAININTRO.** You have qualified to take this survey. This is a survey about your use of the Internet, whether using a mobile phone, a tablet, or a computer.

Before continuing, please carefully read these instructions:

- Although you might use the Internet for work, please focus on your PERSONAL use of the Internet for this survey.
- Please take this survey in one session without interruptions.
- While taking the survey, please do not consult any other websites or other electronic or written materials.
- Please answer all questions on your own without consulting any other person.
- If you normally wear eyeglasses or contact lenses when using a computer, tablet, or mobile phone, please wear them while you complete the survey.
- If you don't know an answer, don't recall, or don't have an opinion for any of the questions, please select the "Don't Know" or "Not Sure" option. Remember, there are no right or wrong answers.
- We appreciate your willingness to think carefully about each of the questions.

**(ASK ALL)**

**CONSENT.** Do you understand and agree to follow the instructions provided above?

- |   |     |
|---|-----|
| 1 | Yes |
| 2 | No  |

**[PN: If CONSENT=2, THANK AND TERMINATE - RECORD AS 'CONSENT SCREENING REFUSAL (CODE 45)**

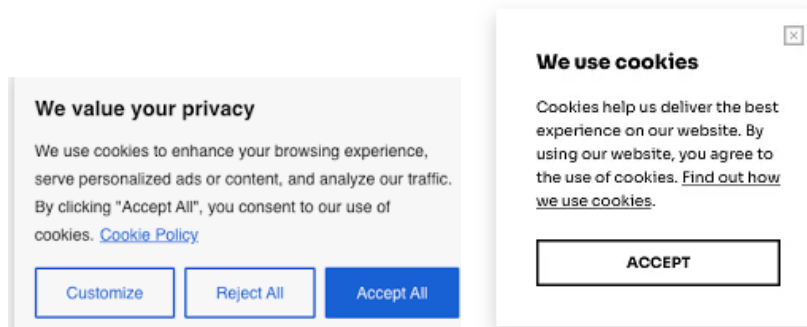
**[PN: CONSENT TERMINATION TEXT: Unfortunately you do not qualify for this survey. We thank you for your time and hope you look forward to getting new survey invitations from us in the future.]**

(ASK ALL)

(PN: RANDOMIZE OPTIONS 1-3, CODES 4 AND 5 ALWAYS LAST; INCLUDE RANDOMIZATION IN DATAFILE)

**Q.1** Internet cookies allow websites to save information to your phone, tablet, or computer. These cookies can only be accessed by the website that placed the cookies on your device.

You may have seen cookie notifications such as the examples shown below.



When you are on a website for the first time and see the cookie notification, do you:

- 1 Usually accept all cookies?
- 2 Usually reject all cookies?
- 3 Usually customize the cookies?
- 4 Depends on the website.
- 5 Don't Know/ Not Sure

**(ASK ALL)**

**[PN: RANDOMIZE ITEMS A-D; INCLUDE RANDOMIZATION IN DATA FILE]**

**[PN: ROTATE OPTIONS 1-5/5-1, ANCHOR OPTION 6 LAST; INCLUDE ROTATE IN DATA FILE]**

**Q.2.** In the past 12 months, when you have used the Internet, how often have you:

- a) Used a Virtual Private Network (VPN)?
- b) Set your browser to private or incognito mode?
- c) Used a privacy-focused search engine such as Duck Duck Go, Qwant, or Swisscows?
- d) Used an ad blocker?

- 1 Never
- 2 Rarely
- 3 Sometimes
- 4 Usually
- 5 Always
- 6 Don't know/not sure

**(ASK ALL)**

**CHECK.** For quality assurance, please select "Other" and type in the word "sometimes" in the blank before continuing.

- 1 Strongly agree
- 2 Agree
- 3 Neither agree nor disagree
- 4 Disagree
- 5 Strongly disagree
- 6 Other: \_\_\_\_\_

**[PN: IF RESPONDENT DOES NOT SELECT CHECK=6 (Selected other) THANK AND TERMINATE (CODE 48)]**



**(ASK ALL)**

**(PN: DELAY SUBMIT BUTTON FOR 15 SECONDS BEFORE RESPONDENT CAN PROCEED)**

**(PN: INCLUDE QUESTION LEVEL TIMER)**

**Q.3** The next few questions concern 3<sup>rd</sup> party software used by websites. Please carefully read the definition of 3<sup>rd</sup> party software before answering the questions.

Definition: Third party (3<sup>rd</sup> party) software is software provided by a company other than the website owner. Some 3<sup>rd</sup> party software operates in the background of a website (that is, you may not see the software operating when you are on the website).

3<sup>rd</sup> party software companies may collect and store the information about your movements on the website (for example, your mouse movements and keystrokes) or may collect and store the information you enter on the website (for example, your email).

Before reading this definition, had you heard of the phrase “3<sup>rd</sup> party software?”

- 1 Yes
- 2 No

[PN: CREATE HOTLINK CALLED ‘THIRDPARTY’ with the following definition:

“Third party (3<sup>rd</sup> party) software is software provided by a company other than the website owner. Some 3<sup>rd</sup> party software operates in the background of a website (that is, you may not see the software operating when you are on the website).

3<sup>rd</sup> party software companies may collect and store the information about your movements on the website (for example, your mouse movements and keystrokes) or may collect and store the information you enter on the website (for example, your email).”]

**[PN: CREATE VARIABLE AND INCLUDE IN DATA FILE: WEBDESCRIPTION  
RANDOM HALF SAMPLE, THEN WEBDESCRIPTION=1, SHOW WEBDESCRIPTA  
RANDOM HALF SAMPLE, THEN WEBDESCRIPTION2= SHOW WEBDESCRIPTB**

**(PN: SHOW IF WEBDESCRIPTION=1 – RANDOM HALF SAMPLE)**

**WEBDESCRIPTA.** Consider a life insurance company’s website that you visit to obtain an estimate for the cost of life insurance.

The website requests personal information such as name, marital status, date of birth, employment status, and zip code.

**(PN: SHOW IF WEBDESCRIPTION=2 – RANDOM HALF SAMPLE)**

**WEBDESCRIPTB.** Consider a life insurance company’s website that you visit to obtain an estimate for the cost of life insurance.

The website requests health information such a smoking history, weight, chronic conditions, medications, and mental health conditions

(ASK ALL)

[PN: ROTATE OPTIONS 1-2/2-1; ANCHOR OPTION 3 LAST; INCLUDE ROTATE IN DATA FILE]

[PN: EMBED HOTLINK "THIRPARTY" ON THE FOLLOWING PHRASE: "3<sup>rd</sup> party software"]

[PN: IF WEBDESCRIPTION1=1 SHOW WEBDESCRIPTA ON TOP OF PAGE TO ALL]

[PN: IF WEBDESCRIPTION1=2 SHOW WEBDESCRIPTB ON TOP OF PAGE TO ALL]

**Q4.** Which of these two statements comes closest to your expectations concerning this life insurance company's website?

- 1 I expect that this life insurance company's website will use a 3<sup>rd</sup> party software provider to collect and store this information.
- 2 I do **not** expect that this life insurance company's website will use a 3<sup>rd</sup> party software provider to collect and store this information
- 3 Don't Know/ Not sure

[PN: CREATE VARIABLE AND INCLUDE IN DATA FILE: Q5Q6ORDER

RANDOM HALF SAMPLE, THEN Q5Q6ORDER=1, SHOW Q.5 BEFORE Q.6

RANDOM HALF SAMPLE, THEN Q5Q6ORDER=2, SHOW Q.6 BEFORE Q.5

(ASK ALL)

[PN: ROTATE OPTIONS 1-5/5-1; ANCHOR OPTION 6 LAST; INCLUDE ROTATE IN DATA FILE]

[PN: EMBED HOTLINK "THIRPARTY" ON THE FOLLOWING PHRASE: "3<sup>rd</sup> party software"]

[PN: IF WEBDESCRIPTION1=1 SHOW WEBDESCRIPTA ON TOP OF PAGE TO ALL]

[PN: IF WEBDESCRIPTION1=2 SHOW WEBDESCRIPTB ON TOP OF PAGE TO ALL]

**Q.5** How concerned would you be, if at all, about a 3<sup>rd</sup> party software provider collecting and storing the information you entered on this life insurance company's website for the purpose of improving that website's function?

- 1 Not at all concerned
- 2 A little concerned
- 3 Somewhat concerned
- 4 Very concerned
- 5 Extremely concerned
- 6 Don't Know/ Not sure

**(ASK ALL)**

**[PN: ROTATE OPTIONS 1-5/5-1; ANCHOR OPTION 6 LAST; INCLUDE ROTATE IN DATA FILE]**

**[PN: EMBED HOTLINK "THIRDPARTY" ON THE FOLLOWING PHRASE: "3<sup>rd</sup> party software"]**

**[PN: IF WEBDESCRIPTION1=1 SHOW WEBDESCRIPTA ON TOP OF PAGE TO ALL]**

**[PN: IF WEBDESCRIPTION1=2 SHOW WEBDESCRIPTB ON TOP OF PAGE TO ALL]**

**Q.6** How concerned would you be, if at all, about a 3<sup>rd</sup> party software provider collecting and storing the information you entered on this life insurance company's website for the purpose of complying with a law that applies to the use of that website?

- 1 Not at all concerned
- 2 A little concerned
- 3 Somewhat concerned
- 4 Very concerned
- 5 Extremely concerned
- 6 Don't Know/ Not sure

(ASK ALL)

[PN: EMBED HOTLINK “THIRDPARTY” ON THE FOLLOWING PHRASE: “3<sup>rd</sup> party software”]

[PN: ROTATE OPTIONS 1-2/2-1; INCLUDE ROTATE IN DATA FILE]

**Q.7.** An online form is an electronic application in which you enter data in predefined data fields. Often these online forms are supported by 3<sup>rd</sup> party software providers.

Assume you were trying to estimate your life insurance needs. You come to the following life insurance company’s website page:

## Estimate your life insurance needs

There’s no set standard for how much life insurance you need—it depends on your budget and how much income you want to provide for your family after your passing. The first step to finding out how much you can afford is getting a quote.

Our calculator can give you a good idea of how much life insurance you need, but it’s just a starting point. Chatting with a professional can provide more specific advice. Start your journey by entering your information below.

### Estimate Your Life Insurance Needs

\* Indicate required fields

**Your Age\***

**Your Gender\*** ☐ Male ☐ Female

**Do you have a Spouse/Domestic Partner?\*** ☐ Yes ☐ No

**Number of Children**

**Your Annual Salary \***

**Calculate**

Which of these statements comes closest to what you think happens with the data you enter at this life insurance company’s website:

- 1 The data are sent to the 3<sup>rd</sup> party software provider almost immediately as I complete each required field
- 2 The data are sent to the 3<sup>rd</sup> party software provider when I hit the “calculate” button
- 3 Don’t know/ Not sure

**(ASK ALL)**

**[PN: ROTATE OPTIONS 1-2/2-1; INCLUDE ROTATE IN DATA FILE]**

**Q.8** In the past 12 months, have you or have you not taken any other survey about privacy on the Internet?

- 1 I have taken a survey about Internet privacy or third-party Internet technology in the past 12 months
- 2 I have not taken a survey about Internet privacy or third-party Internet technology in the past 12 months
- 3 Don't know/Not sure

## COMPENSATION

**(ASK ALL WEB)**

**(PN: INSERT COMPENSATION AMOUNT)**

**(PN: QUESTION IS REQUIRED; DO NOT LET RESPONDENT SKIP; IF RESPONDENT ATTEMPTS TO SKIP, SHOW ERROR MESSAGE: "This is a required question. Please respond.")**

MONEYW. In appreciation of your time, we would like to offer you <<\$INSERT>> in compensation via an electronic gift code immediately upon completion of this survey. Would you like to receive this compensation?

001 Yes

002 No

(PN: CODE AS WEB COMPLETE IF ANSWERED MONEYW)

## PANELIST SATISFACTION BLOCK

<<[PN: INSERT QUALITY CONTROL PROGRAMMING BLOCK RATE HERE]>>

## PANEL OUTRO

[IF WEB AND MONEYW=1 (YES):] (PN: DIRECT TO COLLECT YOUR COMPENSATION)  
(PN: SEND COMPENSATION EMAIL IN PANELIST PREFERRED LANGUAGE)

[IF WEB AND MONEYW=2 (NO):] (PN: DIRECT TO THANK YOU END PAGE)  
(PN: DO NOT SEND COMPENSATION EMAIL)

## Appendix G: California Internet Privacy Study Screenshots



## PHI SAMPLE QUESTIONS



Thank you for being a valued member of the SSRS Opinion Panel. We are pleased to send you our invitation for this survey.

In appreciation of your time, **if you qualify you will receive \$5.00 in compensation** via an electronic gift code immediately upon completion of this survey.

**Please click 'Next >>' to begin your survey.**

NEXT

FINISH LATER



About how often do you use the internet?

- ☐ Almost constantly
- ☐ Several times a day
- ☐ About once a day
- ☐ Several times a week
- ☐ Less often

NEXT

FINISH LATER

Questions or technical problems? Contact us at [jamie.miller@ssrspanel.com](mailto:jamie.miller@ssrspanel.com)



What is your age?

- ☐ Under 18
- ☐ 18-24
- ☐ 25-34
- ☐ 35-44
- ☐ 45-54
- ☐ 55-64
- ☐ 65+

NEXT

FINISH LATER



Please think back to 2022.

From January 1, 2022 to December 31, 2022, in which state did you live most of the year?

Please select your answer



NEXT

FINISH LATER



Next, please think about the period that began January 2022 up to today. We are interested in times you used the Internet, whether on your phone, a tablet, or a computer.

Since January 1, 2022, for which of the following activities have you used the Internet?

*Please select all that apply.*

- ☐ Shopping for a quote or price for life insurance?
- ☐ Selling goods or crafts, for example selling items on Etsy or eBay?
- ☐ Online classes or job training?
- ☐ Shopping for a home mortgage?
- ☐ Financial services, including banking, investing, or paying bills online?
- ☐ Accessing your medical records?
- ☐ Searching for a job?
- ☐ None of the above

NEXT

FINISH LATER



You mentioned you shopped for a quote for life insurance online since January, 2022. From which of the following companies, if any, did you shop for life insurance online during this time?

*Please select all that apply.*

- ☐ MetLife
- ☐ Pacific Life
- ☐ Prudential Financial
- ☐ New York Life
- ☐ Mutual of Omaha
- ☐ Mass Mutual
- ☐ Lincoln National
- ☐ John Hancock
- ☐ Northwestern Mutual
- ☐ Transamerica
- ☐ State Farm
- ☐ None of these
- ☐ Don't know / Not sure

NEXT

FINISH LATER

Questions or technical problems? Contact us at [jamie.miller@ssrspanel.com](mailto:jamie.miller@ssrspanel.com)



You have qualified to take this survey. This is a survey about your use of the Internet, whether using a mobile phone, a tablet, or a computer.

Before continuing, please carefully read these instructions:

- Although you might use the Internet for work, please focus on your PERSONAL use of the Internet for this survey.
- While taking the survey, please do not consult any other websites or other electronic or written materials.
- Please answer all questions on your own without consulting any other person.
- If you normally wear eyeglasses or contact lenses when using a computer, tablet, or mobile phone, please wear them while you complete the survey.
- If you don't know an answer, don't recall, or don't have an opinion for any of the questions, please select the "Don't Know" or "Not Sure" option. Remember, there are no right or wrong answers.
- We appreciate your willingness to think carefully about each of the questions.

Do you understand and agree to follow the instructions provided above?

☐ Yes

☐ No

NEXT

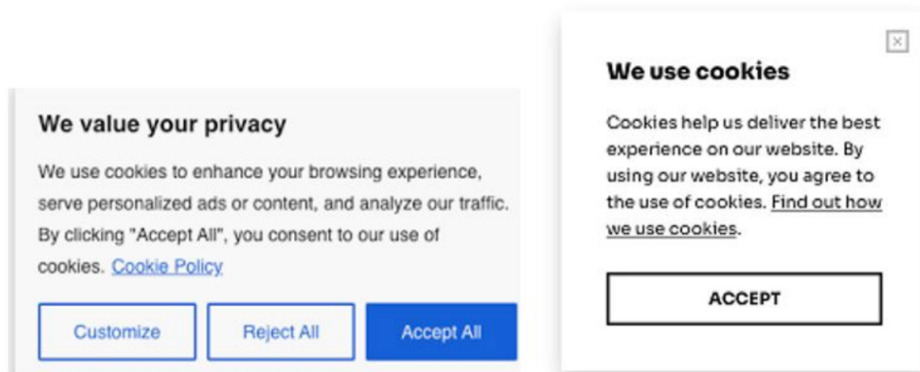
FINISH LATER

Questions or technical problems? Contact us at [jamie.miller@ssrspanel.com](mailto:jamie.miller@ssrspanel.com)



Internet cookies allow websites to save information to your phone, tablet, or computer. These cookies can only be accessed by the website that placed the cookies on your device.

You may have seen cookie notifications such as the examples shown below.



When you are on a website for the first time and see the cookie notification, do you:

- ☐ Usually customize the cookies?
- ☐ Usually reject all cookies?
- ☐ Usually accept all cookies?
- ☐ Depends on the website.
- ☐ Don't Know/ Not Sure

NEXT

FINISH LATER





In the past 12 months, when you have used the Internet for personal use, how often have you:

|   | Always                | Usually               | Sometimes             | Rarely                | Never                 | Don't know/not sure   |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Used an ad blocker?   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Used a Virtual Private Network (VPN)?   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Set your browser to private or incognito mode?                                  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Used a privacy-focused search engine such as Duck Duck Go, Qwant, or Swisscows? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

NEXT

FINISH LATER



For quality assurance, please select "Other" and type in the word "sometimes" in the blank before continuing.

- ☐ Strongly agree
- ☐ Agree
- ☐ Neither agree nor disagree
- ☐ Disagree
- ☐ Strongly disagree
- ☐ Other:

NEXT

FINISH LATER



The next few questions concern 3<sup>rd</sup> party software used by websites. Please carefully read the definition of 3<sup>rd</sup> party software before answering the questions.

**Definition:** Third party (3<sup>rd</sup> party) software is software provided by a company other than the website owner. Some 3<sup>rd</sup> party software operates in the background of a website (that is, you may not see the software operating when you are on the website).

3<sup>rd</sup> party software companies may collect and store the information about your movements on the website (for example, your mouse movements and keystrokes) or may collect and store the information you enter on the website (for example, your email address).

Before reading this definition, had you heard of the phrase “3<sup>rd</sup> party software?”

- ☐ Yes
- ☐ No

FINISH LATER



Consider a life insurance company's website that you visit to obtain an estimate for the cost of life insurance.

The website requests health information such as smoking history, weight, chronic conditions, medications, and mental health conditions.

Which of these two statements comes closest to your expectations concerning this life insurance company's website?

- ☐ I do **not** expect that this life insurance company's website will use a 3<sup>rd</sup> party software provider to collect and store this information
- ☐ I expect that this life insurance company's website will use a 3<sup>rd</sup> party software provider to collect and store this information.
- ☐ Don't Know/ Not sure

NEXT

FINISH LATER



Thinking about the same life insurance website that you visit to obtain an estimate for the cost of life insurance.

The website requests health information such as smoking history, weight, chronic conditions, medications, and mental health conditions.

How concerned would you be, if at all, about a 3<sup>rd</sup> party software provider collecting and storing the information you entered on this life insurance company's website for the purpose of complying with a law that applies to the use of that website?

- ☐ Not at all concerned
- ☐ A little concerned
- ☐ Somewhat concerned
- ☐ Very concerned
- ☐ Extremely concerned
- ☐ Don't Know/ Not sure

NEXT

FINISH LATER



Thinking about the same life insurance website that you visit to obtain an estimate for the cost of life insurance.

The website requests health information such as smoking history, weight, chronic conditions, medications, and mental health conditions.

How concerned would you be, if at all, about a 3<sup>rd</sup> party software provider collecting and storing the information you entered on this life insurance company's website for the purpose of improving that website's function?

- ☐ Not at all concerned
- ☐ A little concerned
- ☐ Somewhat concerned
- ☐ Very concerned
- ☐ Extremely concerned
- ☐ Don't Know/ Not sure

NEXT

FINISH LATER



An online form is an electronic application in which you enter data in predefined data fields. Sometimes these online forms are supported by 3<sup>rd</sup> party software providers.

Assume you were trying to estimate your life insurance needs. You come to the following life insurance company's website page:

## Estimate your life insurance needs

There's no set standard for how much life insurance you need—it depends on your budget and how much income you want to provide for your family after your passing. The first step to finding out how much you can afford is getting a quote.

Our calculator can give you a good idea of how much life insurance you need, but it's just a starting point. Chatting with a professional can provide more specific advice. Start your journey by entering your information below.

### Estimate Your Life Insurance Needs

\* indicate required fields

Your Age\*

Your Gender\*

☐ Male ☐ Female

Do you have a Spouse/Domestic Partner?\*

☐ Yes ☐ No

Number of Children

Your Annual Salary \*

Calculate

Which of these statements comes closest to what you think happens with the data you enter at this life insurance company's website:

- ☐ The data are sent to the 3<sup>rd</sup> party software provider almost immediately as I complete each required field
- ☐ The data are sent to the 3<sup>rd</sup> party software provider when I hit the "calculate" button
- ☐ Don't Know/ Not sure

NEXT

FINISH LATER



In the past 12 months, have you or have you not taken any other survey about privacy on the Internet?

- ☐ I have not taken a survey about Internet privacy or third-party Internet technology in the past 12 months
- ☐ I have taken a survey about Internet privacy or third-party Internet technology in the past 12 months
- ☐ Don't Know/ Not sure

NEXT

FINISH LATER



In appreciation of your time, we would like to offer you \$5.00 in compensation via an electronic gift code immediately upon completion of this survey. Would you like to receive this compensation?

- ☐ Yes
- ☐ No

NEXT

FINISH LATER





Please provide your email address so that we can process your honorarium. Please be sure that all of the information is correct before clicking "Next". Any errors may result in the inability to properly process your honorarium.

Email Address:

Please confirm your email address:

NEXT

FINISH LATER

## PII SAMPLE QUESTIONS



Consider a life insurance company's website that you visit to obtain an estimate for the cost of life insurance.

The website requests personal information such as name, marital status, date of birth, employment status, and zip code.

Which of these two statements comes closest to your expectations concerning this life insurance company's website?

- ☐ I do **not** expect that this life insurance company's website will use a 3<sup>rd</sup> party software provider to collect and store this information
- ☐ I expect that this life insurance company's website will use a 3<sup>rd</sup> party software provider to collect and store this information.
- ☐ Don't Know/ Not sure

NEXT

FINISH LATER



Thinking about the same life insurance website that you visit to obtain an estimate for the cost of life insurance.

The website requests personal information such as name, marital status, date of birth, employment status, and zip code.

How concerned would you be, if at all, about a 3<sup>rd</sup> party software provider collecting and storing the information you entered on this life insurance company's website for the purpose of improving that website's function?

- ☐ Not at all concerned
- ☐ A little concerned
- ☐ Somewhat concerned
- ☐ Very concerned
- ☐ Extremely concerned
- ☐ Don't Know/ Not sure

NEXT

FINISH LATER



Thinking about the same life insurance website that you visit to obtain an estimate for the cost of life insurance.

The website requests personal information such as name, marital status, date of birth, employment status, and zip code.

How concerned would you be, if at all, about a 3<sup>rd</sup> party software provider collecting and storing the information you entered on this life insurance company's website for the purpose of complying with a law that applies to the use of that website?

- ☐ Not at all concerned
- ☐ A little concerned
- ☐ Somewhat concerned
- ☐ Very concerned
- ☐ Extremely concerned
- ☐ Don't Know/ Not sure

NEXT

FINISH LATER

## Appendix H: SSRS California Internet Privacy Study Methods Report

# California Internet Privacy Study

## Methods Report

Prepared for: **Cirque Analytics**

**July 15, 2024**

Prepared by:  
**Kristen Purcell, William Bishop**  
SSRS



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## Overview

Cirque Analytics engaged SSRS to conduct the California Internet Privacy Survey via the SSRS Opinion Panel among adults 18 and older who lived in California in 2022 and shopped for life insurance online. Interviews with 374 California residents who met the desired eligibility criteria were completed between June 14<sup>th</sup> – June 28<sup>th</sup>.

The survey was conducted via web and in English. Data were weighted to represent the target population of California adult internet users. The margin of sampling error for the dataset of 374 weighted complete responses is  $\pm 6.9$  percentage points.

This report provides information about the sampling procedures and the methods used to collect, process, and weight data for this study.

## Sample Design: SSRS Opinion Panel

SSRS Opinion Panel members are recruited randomly based on nationally representative ABS (Address Based Sample) design (including Hawaii and Alaska). ABS respondents are randomly sampled by Marketing Systems Group (MSG) through the U.S. Postal Service's Computerized Delivery Sequence File (CDS), a regularly-updated listing of all known addresses in the U.S. For the SSRS Opinion Panel, known business addresses are excluded from the sample frame. Additional panelists are recruited via random digit dial (RDD) telephone sample of cell phone numbers connected to a prepaid cell phone. This sample is selected by MSG from the cell phone RDD frame using a flag that identifies prepaid numbers. Prepaid cell numbers are associated with cell phones that are "pay as you go" and do not require a contract.

The SSRS Opinion Panel is a multi-mode panel (web and phone). Most panelists take self-administered web surveys; however, the option to take surveys conducted by a live telephone interviewer is available to those who do not use the internet as well as those who use the internet but are reluctant to take surveys online.

## Survey Sampling

All sample drawn for this study were SSRS Opinion Panelists who reside in California.

## Questionnaire Design

The questionnaire was developed by Cirque Analytics in consultation with the SSRS project team. SSRS reviewed the questionnaire and conducted cognitive interviews with panelists to identify potential problems in the instrument that might increase respondent burden, cause respondents to refuse or terminate the survey, create problems with respondent comprehension, or pose practical challenges for mode-specific administration such as complex skip patterns.





## Data Collection

### Screening

Panelists were screened at the start of the survey based on their age, 2022 state of residence, and their internet behavior. Respondents who indicated that they were under the age of 18 or lived outside of California in 2022 were screened out of the survey. Additionally, respondents who indicated that they did not shop for a quote or price for life insurance online, and those who exhibited straightlining behavior on this question were not invited to continue with the survey, but their age and internet usage were collected to weight the data to the target population.

Panelists were also screened during the survey at two other points. Respondents who did not agree to abide by study procedures that asked respondents to think carefully about each question, and those who failed the attention check question were screened out of the survey for non-compliance. From the initial sample of 4,687 current CA residents who were sent the survey, 2,571 started the survey, 2,118 of whom were screened out due to being ineligible:

1. Age under 18 (n=2) (ineligible)
2. Respondent did not live in California in 2022 (n=57) (ineligible)
3. Respondent did not shop for life insurance online (n=1,977) (ineligible)
4. Respondent exhibited straightlining behavior (n=82) (ineligible)

An additional 79 cases who were eligible were removed as part of data quality checks:

5. Respondent did not agree to abide by study procedures (n=2) (eligible but QC screenout)
6. Respondent failed attention check (n=16) (eligible but QC screenout)
7. Incomplete or partial interview (n=61) (eligible but incomplete)

Altogether, of the 2571 panelists who began the survey, 453 met all eligibility criteria, 374 of whom completed the survey and passed all quality checks.

### Web Contact Procedures

A "soft launch" inviting a limited number of panelists to participate was conducted on June 14<sup>th</sup>, 2024. Soft launch data was checked to ensure the functionality of the program and administration length of the survey were within the scope of work. After checking soft launch data to ensure that all questionnaire content and skip patterns were correct, additional sample was released to ensure the final sample met the study goals.

Web panelists were emailed an invitation to complete the survey online. The email for each respondent included a unique password-embedded link. All panelists who did not respond to the email invitation received up to four reminder emails, and panelists who had opted to receive text messages from the SSRS Opinion Panel received one text message reminder that included a live link to the online survey.



## Initial Email

SUBJECT: SSRS Opinion Panel Survey Opportunity (JOB#)

Dear (Name/Panelist),

A new survey is ready from the SSRS Opinion Panel. Please complete the survey by (DATE) and you will receive a (\$XX) reward (if you qualify).

**[Click here to take the survey](#)**

As always, your responses will be kept completely confidential and secure. We appreciate your willingness to participate and value your opinions. If you have any questions, please contact me at [jamie.miller@ssrspanel.com](mailto:jamie.miller@ssrspanel.com).

Thank you!  
Jamie Miller, Panel Manager

For the latest updates on SSRS Opinion Panel, please visit: <https://ssrsopinionpanel.com/>

## Reminder Email

SUBJECT: SSRS Opinion Panel Survey REMINDER (JOB#)

Dear (Name/Panelist),

This survey is still available, and we want your opinions!

Please complete the survey by (DATE) and earn a (\$XX) reward (if you qualify).

**[Click here to take the survey](#)**

Thank you!  
Jamie Miller, Panel Manager  
[jamie.miller@ssrspanel.com](mailto:jamie.miller@ssrspanel.com)

For the latest updates on SSRS Opinion Panel, please visit: <https://ssrsopinionpanel.com/>



### Text Message Reminder

Hello! Just a quick reminder to take this SSRS Opinion Panel survey to earn a reward (if you qualify).

### SURVEY URL

### Final Reminder

SUBJECT: SSRS Opinion Panel Survey FINAL REMINDER (JOB#)

Dear (Name/Panelist),

There are only a few spots left on this survey and we'd really like to include your opinions. Complete the survey right away for a (\$XX) reward (if you qualify).

[Click here to take the survey](#)

Thank you!  
 Jamie Miller, Panel Manager  
 jamie.miller@ssrspanel.com

For the latest updates on SSRS Opinion Panel, please visit: <https://ssrsopinionpanel.com/>

**Table 1: Email Schedule:**

| Touchpoint      | Email Date |
|-----------------|------------|
| Soft Launch     | 6/14/2024  |
| Full Launch     | 6/18/2024  |
| First Reminder  | 6/20/2024  |
| Second Reminder | 6/22/2024  |
| Third Reminder  | 6/24/2024  |
| Final Reminder  | 6/26/2024  |

In appreciation for their participation, panelists received post-paid compensation in the form of an electronic gift card, sent via email immediately after completion of the survey. Panelists with less than a high school education were offered a larger compensation to encourage participation. Compensation for this study was the standard compensation offered for all similar SSRS Opinion panel surveys.



Median web survey length was approximately 6.1 minutes among respondents who completed the survey.

## **Programming, Data Processing, and Integration**

### **Programming**

Prior to the field period, SSRS programmed the study into its Forsta Plus (formerly known as ConfirmIt) Web/CATI platform for administration in English. Extensive checking of the program was conducted to ensure that skip patterns and sample splits followed the design of the questionnaire.

Additional steps were employed to ensure a quality experience in survey administration regardless of the device utilized by respondents, whether a desktop computer, tablet, or mobile phone. The web program was optimized for administration via smartphone or other mobile handheld devices. The web program was also checked on multiple devices, including desktop computers and handheld mobile devices, and different web browsers to ensure consistent and optimized visualization across devices and web browsers. The web survey was accessed directly by respondents, using their unique survey links with embedded passwords. This also gave them the ability to return to their survey later if they chose to suspend their survey.

## **Weighting and Design Effects**

### **Weighting**

Data that included Screen Outs and Completes were weighted to represent California residents with internet access aged 18 plus. The data were weighted by applying a base weight and balancing the demographic profile of the sample to target population parameters. After computing the weights for the Screen outs and completes, the data were filtered to include completes only and the weights were standardized to sum to the total number of completed interviews. Table 2 highlights the number of Screen Outs and Completes. Note that because results are being weighted to reflect adult internet users living in CA in 2022 (the most recent parameters available), cases that were screened out due to being under 18 (N=2) or not living in CA in 2022 (N=57) were excluded from the weighting calculations. Thus, the number of screenouts in the table below (N=2077) is 59 cases less than the total ineligible (2118) and QC screenouts (18) shown on p.3 (total=2136).



*Table 2. Interviews by Sample Source*

| SAMPLE SOURCE                    | INTERVIEWS         |
|----------------------------------|--------------------|
| SSRS Opinion Panel (Screen Outs) | 2,077              |
| SSRS Opinion Panel (Completes)   | 374                |
| Total                            | 2,451 <sup>1</sup> |

## Design Weight

The design weight accounts for differential probabilities of selection for the sample. The design weight for the SSRS Opinion Panel was computed differently depending on whether the panelist was recruited from address-based sample (ABS), a prepaid cell sample, or the SSRS dual-frame RDD telephone Omnibus.

### ABS Recruits

The design weight for ABS recruits corrects for the disproportionate ABS design by adjusting the distribution of sample across the ABS strata to match the distribution of the ABS frame across strata.

ABS recruits come from a variety of sample sources, some of which employ different stratification schemes. The design weight for ABS recruits is tailored to the stratification scheme used for the sample from which the panelist was recruited. Currently, ABS recruitment waves for the SSRS Opinion Panel are stratified on a combination of geographic region and model-based indicators of the presence of key subpopulations.

### Prepaid Cell Recruits

The design weight for prepaid cell recruits accounts for any disproportionate sampling of prepaid cell phone numbers from the cell phone RDD frame.

## Non-Response Adjustments

Two adjustments are applied to the design weight to create the final base weight:

- A nonresponse adjustment correcting for variability in the recruitment response rate.

<sup>1</sup> Please note that the screen out and overall totals in this table do not include the 57 respondents who did not live in California in 2022, and the 2 respondents who indicated that they were under 18 and therefore not included in the target population or weighting. When these 59 respondents are incorporated into these totals, total screen outs= 2,136, and total completes + screen outs=2,510.



- An attrition adjustment correcting for variability in the rate at which originally recruited panelists are retained on the Panel.

Both steps use a weighting class adjustment in which adjustment cells are defined by a cross of the recruitment channel and geographic strata. For ABS recruits, a household size adjustment is also applied to correct the sampling of one adult within each sampled address.

## Raking

With the base weight applied, the data comprised of Screen Outs and Completes were weighted to balance the demographic profile of the sample to the target population parameters. Missing data in the raking variables were imputed using hot decking. Hot deck imputation replaces the missing values of a respondent randomly with another similar respondent without missing data. Hot decking was done using an SPSS macro detailed in 'Goodbye, Listwise Deletion: Presenting Hot Deck Imputation as an Easy and Effective Tool for Handling Missing Data' (Myers, 2011).

Weighting was accomplished using SPSSINC RAKE, an SPSS extension module that simultaneously balances the distributions of all variables using the GENLOG procedure.<sup>2</sup> Data were weighted to distributions of sex, age, education, race/ethnicity, NEP region, home tenure, number of adults per household, civic engagement, population density, party ID<sup>3</sup>, voter registration, religious affiliation, and internet use frequency. The following table shows the data sources used for calibration totals.

**Table 3. Calibration Variable Sources**

| DIMENSIONS         | SOURCE   |
|--------------------|--|
| SEX                | 2022 American Community Survey <sup>4</sup>    |
| AGE                |  |
| EDUCATION          |  |
| RACE/ETHNICITY     |  |
| NEP REGION         |  |
| ADULTS IN HH       |  |
| HOME TENURE        | Weighted SSRS probability Panel (CA Residents) |
| Internet Frequency |  |
| Population Density |  |
| Civic Engagement   |  |

<sup>2</sup> <https://community.ibm.com/HigherLogic/System/DownloadDocumentFile.ashx?DocumentFileKey=17fd2f0b-7555-6ccd-c00c-5388b082161b&forceDialog=0>

<sup>3</sup> The party ID used in weighting is measured at a time matching the NPORS data release, not at the time of this survey.

<sup>4</sup> Steven Ruggles, Sarah Flood, Ronald Goeken, Josiah Grover, Erin Meyer, Jose Pacas and Matthew Sobek. *IPUMS USA: Version 9.0 [dataset]*. Minneapolis, MN: IPUMS, 2019. <https://doi.org/10.18128/D010.V9.0>



|                    |
|--------------------|
| Population Density |
| Voter Registration |
| Party ID           |
| Religion           |

Weights were trimmed at the 2<sup>nd</sup> and 98<sup>th</sup> percentiles to prevent individual interviews from having too much influence on survey-derived estimates. After trimming, the data were filtered to include completes only. The Completes only weights were then standardized to sum to the total number of completed interviews. The table below compares unweighted complete and screen out data, weighted complete and screen out data, and weighted complete only data distributions to target population benchmarks.

*Table 4. Sample Demographics*

| CATEGORY   | VALUES                         | PARAMETER | UNWEIGHTED | WEIGHTED<br>(Screen Outs<br>& Completes) | Weighted<br>(Completes Only) |
|------------|--------------------------------|-----------|------------|--|------------------------------|
| Sex        | Male                           | 49.4%     | 42.8%      | 49.4%                                    | 47.6%                        |
|            | Female                         | 50.6%     | 57.2%      | 50.6%                                    | 52.4%                        |
| Age        | 1.00 18-24                     | 11.5%     | 5.2%       | 10.5%                                    | 8.1%                         |
|            | 2.00 25-34                     | 19.2%     | 18.7%      | 18.9%                                    | 22.5%                        |
|            | 3.00 35-44                     | 18.2%     | 24.1%      | 18.4%                                    | 23.2%                        |
|            | 4.00 45-54                     | 16.3%     | 15.2%      | 16.5%                                    | 17.5%                        |
|            | 5.00 55-64                     | 15.5%     | 16.2%      | 15.8%                                    | 15.6%                        |
|            | 6.00 65+                       | 19.3%     | 20.5%      | 19.9%                                    | 13.2%                        |
| Education  | LT HS                          | 13.6%     | 3.2%       | 10.4%                                    | 9.0%                         |
|            | HS Grad                        | 21.8%     | 12.6%      | 21.1%                                    | 19.5%                        |
|            | Some college /<br>Assoc Degree | 29.0%     | 31.8%      | 30.8%                                    | 31.6%                        |
|            | College grad +                 | 35.6%     | 52.4%      | 37.8%                                    | 39.9%                        |
| Race       | White non-Hisp                 | 36.9%     | 44.0%      | 38.3%                                    | 27.8%                        |
|            | Black non-Hisp                 | 5.1%      | 5.8%       | 5.1%                                     | 8.8%                         |
|            | Hispanic                       | 36.9%     | 31.9%      | 36.0%                                    | 38.6%                        |
|            | Other non-Hisp                 | 21.1%     | 18.3%      | 20.6%                                    | 24.9%                        |
| NEP Region | 1Coastal                       | 9.7%      | 8.3%       | 10.0%                                    | 9.8%                         |
|            | 2Inland                        | 30.2%     | 35.7%      | 31.4%                                    | 30.9%                        |
|            | 3Bay Area                      | 17.4%     | 14.7%      | 16.3%                                    | 16.2%                        |
|            | 4Los Angeles<br>County         | 26.0%     | 25.4%      | 25.6%                                    | 26.1%                        |
|            | 5Southern Coast                | 16.7%     | 16.0%      | 16.7%                                    | 17.0%                        |



|                                |                             |       |       |       |       |
|--------------------------------|-----------------------------|-------|-------|-------|-------|
| Civic Engagement               | Not engaged                 | 72.7% | 59.1% | 71.0% | 69.9% |
|                                | Civically engaged           | 27.3% | 40.9% | 29.0% | 30.1% |
| Density                        | 1 Lowest 20%                | 14.7% | 14.2% | 14.9% | 16.3% |
|                                | 2                           | 18.2% | 17.8% | 18.1% | 15.1% |
|                                | 3                           | 14.7% | 15.0% | 15.0% | 11.8% |
|                                | 4                           | 12.5% | 13.2% | 12.0% | 13.0% |
|                                | 5 Highest 20%               | 39.8% | 39.8% | 40.0% | 43.9% |
| Internet Frequency             | Almost constantly           | 50.4% | 63.9% | 52.5% | 62.2% |
|                                | Several times a day or less | 49.6% | 36.1% | 47.5% | 37.8% |
| Voter Registration             | Yes                         | 74.1% | 85.5% | 76.8% | 75.9% |
|                                | Not regist/no response      | 25.9% | 14.5% | 23.2% | 24.1% |
| Party Identification           | Rep                         | 20.2% | 21.3% | 21.3% | 23.4% |
|                                | Dem                         | 37.8% | 42.7% | 38.4% | 34.7% |
|                                | Ind/ Other                  | 41.9% | 36.0% | 40.3% | 42.0% |
| Religious Affiliation          | Affiliated                  | 65.5% | 61.5% | 65.9% | 71.0% |
|                                | Not affiliated              | 34.5% | 38.5% | 34.1% | 29.0% |
| Number of Adults per Household | 1 adult                     | 12.0% | 24.9% | 12.6% | 8.7%  |
|                                | 2 adults                    | 43.9% | 48.3% | 44.8% | 48.8% |
|                                | 3+ adults                   | 44.1% | 26.8% | 42.6% | 42.5% |
| Home Tenure                    | Own                         | 60.1% | 56.3% | 60.0% | 54.5% |
|                                | Rent                        | 39.9% | 43.7% | 40.0% | 45.5% |

## Effects of Sample Design on Statistical Inference

Post-data collection statistical adjustments require analysis procedures that reflect departures from simple random sampling. SSRS calculates the effects of these design features so that an appropriate adjustment can be incorporated into tests of statistical significance when using these data. The so-called "design effect" or *deff* represents the loss in statistical efficiency that results from a disproportionate sample design and systematic non-response. The design effect for the completes only weight is 1.83. SSRS calculates the composite design effect for a sample of size  $n$ , with each case having a weight,  $w$ , as:<sup>5</sup>

$$deff = \frac{n \sum w^2}{(\sum w)^2}$$

<sup>5</sup> Kish, L. (1992). Weighting for Unequal Pi. Journal of Official Statistics, Vol. 8, No.2, 1992, pp. 183-200.





The survey's margin of error is the largest 95% confidence interval for any estimated proportion based on the total sample — the one around 50%. For example, the margin of error for the entire sample is  $\pm 6.9$  percentage points. Margins of error for subgroups will be larger. It is important to remember that sampling fluctuations are only one possible source of error in a survey estimate. Other sources, such as respondent selection bias, questionnaire wording, and reporting inaccuracy, may contribute additional error of greater or lesser magnitude.

**Table 5. DEFFs and MOEs**

|                         | N                 | DESIGN EFFECT | MARGIN OF ERROR             |
|-------------------------|-------------------|---------------|-----------------------------|
| Completes & Screen Outs | 2451 <sup>6</sup> | 1.91          | $\pm 2.7$ percentage points |
| Completes Only          | 374               | 1.83          | $\pm 6.9$ percentage points |

## Sample Disposition and Response Rate

Table 6 details the completion and response rates for this study.

**Table 6: Completion Rate/Response Rate:**

| Completion Rates/Composite Response Rates     | Total |
|---|-------|
| Total Sample (Invited to participate) (T)     | 4,687 |
| Total Ineligible (IN)                         | 2,118 |
| Unknown Eligibility, non-interview (UH)       | 2,116 |
| Total eligible                                | 453   |
| Eligible non-interview (R)                    | 79    |
| Completions* (I)                              | 374   |
| Incidence/Eligibility rate (I/I+IN)           | 15.0% |
| Survey Completion rate (I/T)                  | 8.0%  |
| (e) Estimated eligibility rate (I+R)/(I+R+IN) | 17.6% |
| Survey RR3 = $I/[I+R+(e*UH)]$                 | 45.3% |

*\*Excludes screen-outs, partial completes, and data quality removals that completed the survey*

<sup>6</sup> Please note that the screen out total in this table does not include the 57 respondents who did not live in California in 2022, and the 2 respondents who indicated that they were under 18 and therefore not included in the target population for weighting.



## Cumulative Response Rate

Cumulative response rate that takes into consideration the response rate for the panel recruitment survey, percent of recruitment survey respondents that agree to join the panel, and this survey's response rate. The cumulative RR3 comes to 2.23%.

## Deliverables

Final deliverables for this study were as follows:

- Weighted SPSS dataset of all responses including screened respondents
- Weighted SPSS dataset of completes only
- Methods report

## Appendix I: Sensitivity Analysis

## Q1. When you are on a website for the first time and see the cookie notification

| Response                       | No Speeders, No<br>Age Issues | No Speeders, Includes<br>Age Issues | Includes Speeders,<br>No Age Issues | Includes Speeders,<br>Includes Age Issues |
|--------------------------------|-------------------------------|-------------------------------------|-------------------------------------|---|
| Usually accept all cookies?    | 36.64                         | 37.49                               | 37.31                               | 38.06                                     |
| Usually reject all cookies?    | 29.92                         | 29.15                               | 29.08                               | 28.36                                     |
| Usually customize the cookies? | 7.82                          | 7.51                                | 7.68                                | 7.38                                      |
| Depends on the website.        | 25.62                         | 25.84                               | 25.93                               | 26.20                                     |
| Total                          | 100.00                        | 100.00                              | 100.00                              | 100.00                                    |
| N (Weighted)                   | 339.29                        | 353.15                              | 356.04                              | 370.23                                    |
| N (Unweighted)                 | 338.00                        | 352.00                              | 355.00                              | 370.00                                    |

Q2\_a. In the past 12 months, when you have used the Internet for personal use, h

| Response            | No Speeders, No<br>Age Issues | No Speeders, Includes<br>Age Issues | Includes Speeders,<br>No Age Issues | Includes Speeders,<br>Includes Age Issues |
|---------------------|-------------------------------|-------------------------------------|-------------------------------------|---|
| Never               | 31.01                         | 30.55                               | 30.29                               | 29.86                                     |
| Rarely              | 15.37                         | 15.28                               | 16.08                               | 15.95                                     |
| Sometimes           | 23.10                         | 23.28                               | 23.82                               | 23.94                                     |
| Usually             | 11.48                         | 11.11                               | 11.07                               | 10.82                                     |
| Always              | 7.66                          | 7.36                                | 7.43                                | 7.15                                      |
| Don't know/not sure | 11.38                         | 12.42                               | 11.31                               | 12.29                                     |
| Total               | 100.00                        | 100.00                              | 100.00                              | 100.00                                    |
| N (Weighted)        | 339.29                        | 353.15                              | 356.04                              | 370.23                                    |
| N (Unweighted)      | 338.00                        | 352.00                              | 355.00                              | 370.00                                    |

Q2\_b. In the past 12 months, when you have used the Internet for personal use, h

| Response            | No Speeders, No<br>Age Issues | No Speeders, Includes<br>Age Issues | Includes Speeders,<br>No Age Issues | Includes Speeders,<br>Includes Age Issues |
|---------------------|-------------------------------|-------------------------------------|-------------------------------------|---|
| Never               | 25.69                         | 24.69                               | 25.46                               | 24.48                                     |
| Rarely              | 16.38                         | 16.19                               | 16.18                               | 16.08                                     |
| Sometimes           | 36.73                         | 37.28                               | 36.50                               | 37.00                                     |
| Usually             | 10.90                         | 10.47                               | 11.24                               | 10.81                                     |
| Always              | 5.56                          | 5.44                                | 6.11                                | 5.97                                      |
| Don't know/not sure | 4.73                          | 5.93                                | 4.51                                | 5.66                                      |
| Total               | 100.00                        | 100.00                              | 100.00                              | 100.00                                    |
| N (Weighted)        | 339.29                        | 353.15                              | 356.04                              | 370.23                                    |
| N (Unweighted)      | 338.00                        | 352.00                              | 355.00                              | 370.00                                    |

Q2\_c. In the past 12 months, when you have used the Internet for personal use, h

| Response            | No Speeders, No<br>Age Issues | No Speeders, Includes<br>Age Issues | Includes Speeders,<br>No Age Issues | Includes Speeders,<br>Includes Age Issues |
|---------------------|-------------------------------|-------------------------------------|-------------------------------------|---|
| Never               | 57.67                         | 55.76                               | 57.13                               | 55.36                                     |
| Rarely              | 14.78                         | 15.94                               | 14.67                               | 15.77                                     |
| Sometimes           | 9.99                          | 10.05                               | 10.11                               | 10.16                                     |
| Usually             | 5.95                          | 5.71                                | 6.30                                | 6.06                                      |
| Always              | 0.86                          | 0.83                                | 1.42                                | 1.37                                      |
| Don't know/not sure | 10.74                         | 11.71                               | 10.37                               | 11.29                                     |
| Total               | 100.00                        | 100.00                              | 100.00                              | 100.00                                    |
| N (Weighted)        | 339.29                        | 353.15                              | 356.04                              | 370.23                                    |
| N (Unweighted)      | 338.00                        | 352.00                              | 355.00                              | 370.00                                    |

Q2\_d. In the past 12 months, when you have used the Internet for personal use, h

| Response            | No Speeders, No<br>Age Issues | No Speeders, Includes<br>Age Issues | Includes Speeders,<br>No Age Issues | Includes Speeders,<br>Includes Age Issues |
|---------------------|-------------------------------|-------------------------------------|-------------------------------------|---|
| Never               | 20.86                         | 20.20                               | 21.35                               | 20.68                                     |
| Rarely              | 17.52                         | 17.07                               | 17.29                               | 16.94                                     |
| Sometimes           | 24.86                         | 24.57                               | 24.10                               | 23.83                                     |
| Usually             | 15.60                         | 15.85                               | 16.04                               | 16.25                                     |
| Always              | 17.65                         | 17.56                               | 17.75                               | 17.64                                     |
| Don't know/not sure | 3.50                          | 4.75                                | 3.47                                | 4.66                                      |
| Total               | 100.00                        | 100.00                              | 100.00                              | 100.00                                    |



## Number of Q2 A-C responses of Often or Always

| Response       | No Speeders, No<br>Age Issues | No Speeders, Includes<br>Age Issues | Includes Speeders,<br>No Age Issues | Includes Speeders,<br>Includes Age Issues |
|----------------|-------------------------------|-------------------------------------|-------------------------------------|---|
| 0              | 67.71                         | 68.79                               | 66.66                               | 67.68                                     |
| 1              | 22.31                         | 21.61                               | 23.22                               | 22.60                                     |
| 2+             | 9.99                          | 9.59                                | 10.11                               | 9.73                                      |
| Total          | 100.00                        | 100.00                              | 100.00                              | 100.00                                    |
| N (Weighted)   | 339.29                        | 353.15                              | 356.04                              | 370.23                                    |
| N (Unweighted) | 338.00                        | 352.00                              | 355.00                              | 370.00                                    |

Q3. The next few questions concern 3rd party software used by websites. Please c

| Response       | No Speeders, No<br>Age Issues | No Speeders, Includes<br>Age Issues | Includes Speeders,<br>No Age Issues | Includes Speeders,<br>Includes Age Issues |
|----------------|-------------------------------|-------------------------------------|-------------------------------------|---|
| Yes            | 70.57                         | 70.12                               | 71.63                               | 71.18                                     |
| No             | 29.43                         | 29.88                               | 28.37                               | 28.82                                     |
| Total          | 100.00                        | 100.00                              | 100.00                              | 100.00                                    |
| N (Weighted)   | 339.29                        | 353.15                              | 356.04                              | 370.23                                    |
| N (Unweighted) | 338.00                        | 352.00                              | 355.00                              | 370.00                                    |

Q4. Which of these two statements comes closest to your expectations concerning

| Response   | No Speeders, No<br>Age Issues | No Speeders, Includes<br>Age Issues | Includes Speeders,<br>No Age Issues | Includes Speeders,<br>Includes Age Issues |
|--|-------------------------------|-------------------------------------|-------------------------------------|---|
| I expect that this life insurance company's website will use a 3rd party software provider to collect and store this inf | 36.35                         | 35.47                               | 36.50                               | 35.62                                     |
| I do not expect that this life insurance company's website will use a 3rd party software provider to collect and store t | 46.61                         | 47.38                               | 46.63                               | 47.41                                     |
| Don't Know/ Not sure   | 17.03                         | 17.15                               | 16.87                               | 16.98                                     |
| Total  | 100.00                        | 100.00                              | 100.00                              | 100.00                                    |
| N (Weighted)   | 339.29                        | 353.15                              | 356.04                              | 370.23                                    |
| N (Unweighted)   | 338.00                        | 352.00                              | 355.00                              | 370.00                                    |

| WEBDESCRIPT  |                               |                                     |                                     |   |
|--|-------------------------------|-------------------------------------|-------------------------------------|---|
| Response   | No Speeders, No<br>Age Issues | No Speeders,<br>Includes Age Issues | Includes Speeders,<br>No Age Issues | Includes Speeders,<br>Includes Age Issues |
| PII Intro  |                               |                                     |                                     |   |
| Q4. Which of these two statements comes closest to your expectations concerning  |                               |                                     |                                     |   |
| I expect that this life insurance company's website will use a 3rd party software provider to collect and store this inf | 33.89                         | 32.99                               | 34.03                               | 33.17                                     |
| I do not expect that this life insurance company's website will use a 3rd party software provider to collect and store t | 47.90                         | 48.93                               | 48.12                               | 49.08                                     |
| Don't Know/ Not sure   | 18.20                         | 18.08                               | 17.86                               | 17.75                                     |
| Total  | 100.00                        | 100.00                              | 100.00                              | 100.00                                    |
| PHI Intro  |                               |                                     |                                     |   |
| Q4. Which of these two statements comes closest to your expectations concerning  |                               |                                     |                                     |   |
| I expect that this life insurance company's website will use a 3rd party software provider to collect and store this inf | 38.69                         | 37.78                               | 38.88                               | 37.93                                     |
| I do not expect that this life insurance company's website will use a 3rd party software provider to collect and store t | 45.39                         | 45.94                               | 45.20                               | 45.83                                     |
| Don't Know/ Not sure   | 15.92                         | 16.29                               | 15.92                               | 16.24                                     |
| Total  | 100.00                        | 100.00                              | 100.00                              | 100.00                                    |
| N (Weighted)   | 339.29                        | 353.15                              | 356.04                              | 370.23                                    |
| N (Unweighted)   | 338.00                        | 352.00                              | 355.00                              | 370.00                                    |

Q3. The next few questions concern 3rd party software used by websites. Please c

| Response   | No Speeders, No<br>Age Issues | No Speeders,<br>Includes Age Issues | Includes Speeders,<br>No Age Issues | Includes Speeders,<br>Includes Age Issues |
|--|-------------------------------|-------------------------------------|-------------------------------------|---|
| Q3: Yes  |                               |                                     |                                     |   |
| Q4. Which of these two statements comes closest to your expectations concerning  |                               |                                     |                                     |   |
| I expect that this life insurance company's website will use a 3rd party software provider to collect and store this inf | 43.76                         | 43.04                               | 43.67                               | 42.95                                     |
| I do not expect that this life insurance company's website will use a 3rd party software provider to collect and store t | 41.13                         | 41.50                               | 41.71                               | 42.10                                     |
| Don't Know/ Not sure   | 15.11                         | 15.46                               | 14.62                               | 14.95                                     |
| Total  | 100.00                        | 100.00                              | 100.00                              | 100.00                                    |
| Q3: No   |                               |                                     |                                     |   |
| Q4. Which of these two statements comes closest to your expectations concerning  |                               |                                     |                                     |   |
| I expect that this life insurance company's website will use a 3rd party software provider to collect and store this inf | 18.60                         | 17.71                               | 18.39                               | 17.52                                     |
| I do not expect that this life insurance company's website will use a 3rd party software provider to collect and store t | 59.76                         | 61.17                               | 59.07                               | 60.50                                     |
| Don't Know/ Not sure   | 21.64                         | 21.12                               | 22.55                               | 21.98                                     |
| Total  | 100.00                        | 100.00                              | 100.00                              | 100.00                                    |
| N (Weighted)   | 339.29                        | 353.15                              | 356.04                              | 370.23                                    |
| N (Unweighted)   | 338.00                        | 352.00                              | 355.00                              | 370.00                                    |

Q7. Which of these statements comes closest to what you think happens with the d

| Response  | No Speeders, No<br>Age Issues | No Speeders, Includes<br>Age Issues | Includes Speeders,<br>No Age Issues | Includes Speeders,<br>Includes Age Issues |
|---|-------------------------------|-------------------------------------|-------------------------------------|---|
| The data are sent to the 3rd party software provider almost immediately as I complete each required field | 31.48                         | 30.75                               | 31.54                               | 30.81                                     |
| The data are sent to the 3rd party software provider when I hit the 'calculate' button                    | 46.77                         | 46.93                               | 46.82                               | 46.93                                     |
| Don't Know/ Not sure  | 21.75                         | 22.31                               | 21.65                               | 22.26                                     |
| Total   | 100.00                        | 100.00                              | 100.00                              | 100.00                                    |
| N (Weighted)  | 339.29                        | 353.15                              | 356.04                              | 370.23                                    |
| N (Unweighted)  | 338.00                        | 352.00                              | 355.00                              | 370.00                                    |

## Appendix J: Benchmarking and Reliability Assessment

## Benchmarking and Reliability Assessment

I assessed the representativeness of the data by comparing estimates from the screener to estimates from the 2023 Current Population Survey (CPS) Computer and Internet Use Supplement, conducted in November 2023.<sup>1</sup> The CPS has sufficient sample size to produce estimates for adults living in California who use the internet.

There are several limitations to this comparison. First, the California Internet Privacy survey conducted for this matter focused on adults who lived in California in 2022, whereas the CPS Computer and Internet Use Supplement is based on residency at the time of the survey, November 2023. Second, the question wording in the CPS Computer and Internet Use Supplement focuses on internet behaviors during the six months prior to the survey,<sup>2</sup> whereas the California Internet Privacy study asks respondents about internet behaviors since 2022. Further, the CPS Computer and Internet Use Supplement instructs respondents to only answer yes when the use is “done online at least occasionally,”<sup>3</sup> whereas the California Internet Privacy survey did not provide a similar restriction. The CPS Computer and Internet Use Supplement is a mix of self and proxy responses in contrast to all self-reports in the California Internet Privacy study. The data collection periods differ, with the CPS Computer and Internet Supplement fielded in November 2023 and the California Internet Privacy Survey fielded in June 2024.

With the longer reference period for the California Internet Privacy Study and the “at least occasionally” restriction on the CPS Computer and Internet Use Supplement, I would expect that the percentage of individuals engaging in any one behavior to be higher in the California Internet Privacy Study than that reported in the CPS Computer and Internet Use Supplement, especially for behaviors that are not necessarily reoccurring (e.g., job training). Table 1 compares the estimates from the two data sources.

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<sup>1</sup> See: [Computer and Internet Use \(census.gov\)](https://www.census.gov/data/tables/2023/cps/cpsnov23.pdf) Accessed on September 16, 2024. I limited this data to adults (age 18+) in California who use the internet at home.

<sup>2</sup> See: [cpsnov23.pdf \(census.gov\)](https://www.census.gov/data/tables/2023/cps/cpsnov23.pdf) Accessed on September 16, 2024.

<sup>3</sup> Introduction to the CPS questions concerning the Internet: We are interested in learning about the applications and services people use on the Internet. [(If is multi-person household) We have randomly selected one member of your household for this section.] Consider how [you personally/NAME] currently use[s] the technologies we've been discussing, whether at home or any other location. Please focus on activities [you have/NAME has] done online at least occasionally during the past six months.



Table 1. Comparison of Estimates from the California Internet Privacy Study and the 2023 CPS Computer and Internet Use Supplement

| <b>Internet Activity</b>          | <b>California Internet Privacy Study</b> | <b>2023 CPS Computer and Internet Use Supplement</b> |
|-----------------------------------|--|--|
| Financial services...             | 82.4%                                    | 77.4%  |
| Searching for a job...            | 39.5%                                    | 22.1%  |
| Selling goods or crafts...        | 28.4%                                    | 11.9%  |
| Online classes or job training... | 41.3%                                    | 26.6%  |

Note: Wording for the California Internet Privacy Study: Since January 1, 2022, for which of the following activities have you used the Internet? Wording for the 2023 CPS Computer and Internet Use Supplement: “Please focus on activities [you have/NAME has] done online at least occasionally during the past six months.”

As expected, I see a higher rate of engagement among the California Internet Privacy respondents, given the longer reference period. For the one behavior that consumers may use the internet for on a regular basis, financial services (including banking, investing or paying bills online), I find no difference between the two data sources.

Although not definitive support for the representativeness of the screener respondents in the California Internet Privacy study, the findings do provide evidence that the data are representative of the California adult population who use the internet.

In addition to comparison to the CPS Computer and Internet Use Supplement, I looked for other measures or patterns of behavior that could be compared to external benchmarks. For example, in a study of 1,000 U.S. adults regarding their use of Internet cookies, 38% reported accepting all cookies,<sup>4</sup> similar to the 38% I found in the California Internet Privacy Study. That same study indicated that Gen Z (aged 12-27 in 2024) were the age group most likely to accept all cookies (47%). In the California Internet Privacy Study, I see a similar pattern with 52% of those ages 18-34 accepting all cookies, compared to 36% of those ages 35-64 and 16% of those ages 65+.

## Reliability Assessment

I assessed the extent to which respondents were consistent in their reporting, focusing on the consistency with respect to individuals expressed concern with the use of 3<sup>rd</sup> party software. In addition, I examined the consistency of reporting internet-related privacy behaviors. Specifically, I hypothesized that those who were knowledgeable about 3<sup>rd</sup> party software may also be more likely to engage in privacy-related behaviors. Such patterns of reported behavior provide an indication of the reliability of the data.

<sup>4</sup> See: [Cookies Study: 40% of Americans Blindly Accept Internet Cookies, But Most Don't Know What They Do | All About Cookies](#) Accessed on September 16, 2024.

Table 2 shows the relationship between concern with the presence of 3<sup>rd</sup> party software for improving a website's function and for the purpose of legal compliance. The relationship between the two measures is highly significant (Pearson chisquare=365.0,  $p < .00$ ). The table also clearly show that there is differentiation between the two questions, that is, we do not see every respondent selecting the same value for each of the two questions.

Table 2. Concern about 3<sup>rd</sup> Party Software for the Purpose of Improving Website Function and Legal Compliance (Bolded numbers indicate complete agreement)

|                             | <b>Q6. For the purpose of complying with a law that applies to the use of the website</b> |                    |                    |                |                     |                      |
|-----------------------------|---|--------------------|--------------------|----------------|---------------------|----------------------|
| <b>Q5. Website Function</b> | Not at all concerned  | A little concerned | Somewhat concerned | Very concerned | Extremely concerned | Don't Know/ Not sure |
| Not at all concerned        | <b>53.0%</b>  | 2.4%               | 1.9%               | 0.4%           | 4.4%                | 13.0%                |
| A little concerned          | 26.3%   | <b>36.9%</b>       | 20.6%              | 19.8%          | 0.6%                | 34.0%                |
| Somewhat concerned          | 0.9%  | 31.9%              | <b>51.1%</b>       | 23.9%          | 11.2%               | 7.3%                 |
| Very concerned              | 7.3%  | 16.2%              | 17.8%              | <b>36.6%</b>   | 14.6%               | 2.2%                 |
| Extremely concerned         | 12.5%   | 2.4%               | 7.4%               | 17.4%          | <b>68.8%</b>        | 0.0%                 |
| Don't Know/ Not sure        | 0.0%  | 10.2%              | 1.1%               | 1.9%           | 0.3%                | <b>43.5%</b>         |
| Total                       | 100.0%  | 100.0%             | 99.9%              | 100.0%         | 99.9%               | 100.0%               |

Note: Number do not sum to 100% due to rounding.

Table 3 displays the rate at which people engaged in the privacy-related behavior “always” or “usually” among those who were aware of 3<sup>rd</sup> party software prior to the survey compared to those who were not aware of 3<sup>rd</sup> party software prior to the survey. As I expect the direction of the relationship is for those who are more knowledgeable about 3<sup>rd</sup> party software to engage in privacy-related internet behavior at a higher rate.<sup>5</sup>

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<sup>5</sup> I note that while all of the comparisons are in the direction hypothesized, only the findings for privacy-focused search engines and ad blockers show a statistically significant difference between those who were aware of 3<sup>rd</sup> party software before the survey and those who were not aware of 3<sup>rd</sup> party software before the survey.

Table 3. Percentage of Respondents who Report Always or Usually Engaging in the Behavior by Knowledge of 3<sup>rd</sup> Party Software

| Q3 vs Q2                              | Aware of 3rd party software before survey | Not aware of 3rd party software before survey |
|---------------------------------------|---|---|
| Use Virtual Private Network           | 18.2%                                     | 17.4%   |
| Set browser to private/incognito mode | 19.3%                                     | 10.5%   |
| Use privacy-focused search engine     | 9.8%                                      | 1.5%  |
| Use an ad blocker                     | 39.5%                                     | 20.1%   |

## Appendix K: Estimates with Adjusted Confidence Intervals

**Q1. When you are on a website for the first time and see the cookie notification**

|   |                |
|---|----------------|
| Usually accept all cookies? (n=134) Col %   | 38.1%          |
| se  | 4.66%          |
| 95% CI                                      | [29.0%, 47.2%] |
| Usually reject all cookies? (n=103) Col %   | 28.4%          |
| se  | 4.41%          |
| 95% CI                                      | [19.8%, 37.0%] |
| Usually customize the cookies? (n=31) Col % | 7.4%           |
| se  | 2.34%          |
| 95% CI                                      | [2.8%, 12.0%]  |
| Depends on the website. (n=102) Col %       | 26.2%          |
| se  | 4.01%          |
| 95% CI                                      | [18.3%, 34.1%] |
| Total (n=370) Col %                         | 100.0%         |

**Q2\_a. In the past 12 months, when you have used the Internet for personal use, h**

|                                  |                |
|----------------------------------|----------------|
| Never (n=116) Col %              | 29.9%          |
| se                               | 4.32%          |
| 95% CI                           | [21.4%, 38.4%] |
| Rarely (n=66) Col %              | 16.0%          |
| se                               | 3.27%          |
| 95% CI                           | [9.6%, 22.4%]  |
| Sometimes (n=78) Col %           | 23.9%          |
| se                               | 4.08%          |
| 95% CI                           | [15.9%, 31.9%] |
| Usually (n=37) Col %             | 10.8%          |
| se                               | 3.06%          |
| 95% CI                           | [4.8%, 16.8%]  |
| Always (n=28) Col %              | 7.2%           |
| se                               | 2.45%          |
| 95% CI                           | [2.4%, 12.0%]  |
| Don't know/not sure (n=45) Col % | 12.3%          |
| se                               | 3.35%          |
| 95% CI                           | [5.7%, 18.9%]  |
| Total (n=370) Col %              | 100.0%         |

**Q2\_b. In the past 12 months, when you have used the Internet for personal use, h**

|                                  |                |
|----------------------------------|----------------|
| Never (n=75) Col %               | 24.5%          |
| se                               | 4.38%          |
| 95% CI                           | [15.9%, 33.1%] |
| Rarely (n=78) Col %              | 16.1%          |
| se                               | 3.07%          |
| 95% CI                           | [10.1%, 22.1%] |
| Sometimes (n=144) Col %          | 37.0%          |
| se                               | 4.52%          |
| 95% CI                           | [28.1%, 45.9%] |
| Usually (n=34) Col %             | 10.8%          |
| se                               | 3.06%          |
| 95% CI                           | [4.8%, 16.8%]  |
| Always (n=21) Col %              | 6.0%           |
| se                               | 2.15%          |
| 95% CI                           | [1.8%, 10.2%]  |
| Don't know/not sure (n=18) Col % | 5.7%           |
| se                               | 2.51%          |
| 95% CI                           | [0.8%, 10.6%]  |
| Total (n=370) Col %              | 100.0%         |

**Q2\_c. In the past 12 months, when you have used the Internet for personal use, h**

|                                  |                |
|----------------------------------|----------------|
| Never (n=213) Col %              | 55.4%          |
| se                               | 4.80%          |
| 95% CI                           | [46.0%, 64.8%] |
| Rarely (n=64) Col %              | 15.8%          |
| se                               | 3.31%          |
| 95% CI                           | [9.3%, 22.3%]  |
| Sometimes (n=37) Col %           | 10.2%          |
| se                               | 3.10%          |
| 95% CI                           | [4.1%, 16.3%]  |
| Usually (n=15) Col %             | 6.1%           |
| se                               | 2.65%          |
| 95% CI                           | [0.9%, 11.3%]  |
| Always (n=5) Col %               | 1.4%           |
| se                               | 1.10%          |
| 95% CI                           | [-0.8%, 3.6%]  |
| Don't know/not sure (n=36) Col % | 11.3%          |
| se                               | 3.45%          |
| 95% CI                           | [4.5%, 18.1%]  |
| Total (n=370) Col %              | 100.0%         |

**Q2\_d. In the past 12 months, when you have used the Internet for personal use, h**

|                                  |                |
|----------------------------------|----------------|
| Never (n=70) Col %               | 20.7%          |
| se                               | 3.92%          |
| 95% CI                           | [13.0%, 28.4%] |
| Rarely (n=57) Col %              | 16.9%          |
| se                               | 3.71%          |
| 95% CI                           | [9.6%, 24.2%]  |
| Sometimes (n=85) Col %           | 23.8%          |
| se                               | 4.00%          |
| 95% CI                           | [16.0%, 31.6%] |
| Usually (n=68) Col %             | 16.3%          |
| se                               | 3.21%          |
| 95% CI                           | [10.0%, 22.6%] |
| Always (n=67) Col %              | 17.6%          |
| se                               | 3.79%          |
| 95% CI                           | [10.2%, 25.0%] |
| Don't know/not sure (n=23) Col % | 4.7%           |
| se                               | 1.94%          |
| 95% CI                           | [0.9%, 8.5%]   |
| Total (n=370) Col %              | 100.0%         |

|   | HRANDOM_Q2SCALE |                |                |
|---|-----------------|----------------|----------------|
|   | 1,2,3,4,5,6     | 5,4,3,2,1,6    | Total          |
| <b>Q2_a. In the past 12 months, when you have used the Internet for personal use, h</b> |                 |                |                |
| Never (n=116) Col %   | 31.8%           | 27.7%          | 29.9%          |
| se  | 6.02%           | 6.17%          | 4.32%          |
| 95% CI  | [20.0%, 43.6%]  | [15.6%, 39.8%] | [21.4%, 38.4%] |
| Rarely (n=66) Col %   | 16.2%           | 15.7%          | 16.0%          |
| se  | 4.69%           | 4.52%          | 3.27%          |
| 95% CI  | [7.0%, 25.4%]   | [6.8%, 24.6%]  | [9.6%, 22.4%]  |
| Sometimes (n=78) Col %  | 24.5%           | 23.3%          | 23.9%          |
| se  | 5.28%           | 6.33%          | 4.08%          |
| 95% CI  | [14.2%, 34.8%]  | [10.9%, 35.7%] | [15.9%, 31.9%] |
| Usually (n=37) Col %  | 10.4%           | 11.3%          | 10.8%          |
| se  | 4.51%           | 4.09%          | 3.06%          |
| 95% CI  | [1.6%, 19.2%]   | [3.3%, 19.3%]  | [4.8%, 16.8%]  |
| Always (n=28) Col %   | 5.1%            | 9.4%           | 7.2%           |
| se  | 2.50%           | 4.31%          | 2.45%          |
| 95% CI  | [0.2%, 10.0%]   | [1.0%, 17.8%]  | [2.4%, 12.0%]  |
| Don't know/not sure (n=45) Col %  | 12.0%           | 12.6%          | 12.3%          |
| se  | 4.78%           | 4.67%          | 3.35%          |
| 95% CI  | [2.6%, 21.4%]   | [3.4%, 21.8%]  | [5.7%, 18.9%]  |
| Total (n=370) Col %   | 100.0%          | 100.0%         | 100.0%         |

| Q2_b. In the past 12 months, when you have used<br>the Internet for personal use, h | HRANDOM_Q2SCALE |                |                |
|---|-----------------|----------------|----------------|
|   | 1,2,3,4,5,6     | 5,4,3,2,1,6    | Total          |
| Never (n=75) Col %  | 21.1%           | 28.2%          | 24.5%          |
| se  | 5.24%           | 7.02%          | 4.38%          |
| 95% CI  | [10.8%, 31.4%]  | [14.4%, 42.0%] | [15.9%, 33.1%] |
| Rarely (n=78) Col %   | 18.0%           | 14.0%          | 16.1%          |
| se  | 4.63%           | 3.90%          | 3.07%          |
| 95% CI  | [8.9%, 27.1%]   | [6.4%, 21.6%]  | [10.1%, 22.1%] |
| Sometimes (n=144) Col %   | 35.4%           | 38.7%          | 37.0%          |
| se  | 6.21%           | 6.62%          | 4.52%          |
| 95% CI  | [23.2%, 47.6%]  | [25.7%, 51.7%] | [28.1%, 45.9%] |
| Usually (n=34) Col %  | 9.4%            | 12.4%          | 10.8%          |
| se  | 3.55%           | 5.08%          | 3.06%          |
| 95% CI  | [2.4%, 16.4%]   | [2.4%, 22.4%]  | [4.8%, 16.8%]  |
| Always (n=21) Col %   | 7.2%            | 4.6%           | 6.0%           |
| se  | 3.70%           | 1.84%          | 2.15%          |
| 95% CI  | [-0.1%, 14.5%]  | [1.0%, 8.2%]   | [1.8%, 10.2%]  |
| Don't know/not sure (n=18) Col %  | 9.0%            | 2.0%           | 5.7%           |
| se  | 4.50%           | 1.37%          | 2.51%          |
| 95% CI  | [0.2%, 17.8%]   | [-0.7%, 4.7%]  | [0.8%, 10.6%]  |
| Total (n=370) Col %   | 100.0%          | 100.0%         | 100.0%         |

| Q2_c. In the past 12 months, when you have used<br>the Internet for personal use, h | HRANDOM_Q2SCALE |                |                |
|---|-----------------|----------------|----------------|
|   | 1,2,3,4,5,6     | 5,4,3,2,1,6    | Total          |
| Never (n=213) Col %   | 57.4%           | 53.1%          | 55.4%          |
| se  | 6.64%           | 6.98%          | 4.80%          |
| 95% CI  | [44.4%, 70.4%]  | [39.4%, 66.8%] | [46.0%, 64.8%] |
| Rarely (n=64) Col %   | 11.5%           | 20.5%          | 15.8%          |
| se  | 3.54%           | 5.65%          | 3.31%          |
| 95% CI  | [4.6%, 18.4%]   | [9.4%, 31.6%]  | [9.3%, 22.3%]  |
| Sometimes (n=37) Col %  | 13.6%           | 6.3%           | 10.2%          |
| se  | 5.36%           | 2.32%          | 3.10%          |
| 95% CI  | [3.1%, 24.1%]   | [1.8%, 10.8%]  | [4.1%, 16.3%]  |
| Usually (n=15) Col %  | 4.8%            | 7.4%           | 6.1%           |
| se  | 2.84%           | 4.59%          | 2.65%          |
| 95% CI  | [-0.8%, 10.4%]  | [-1.6%, 16.4%] | [0.9%, 11.3%]  |
| Always (n=5) Col %  | 1.2%            | 1.6%           | 1.4%           |
| se  | 1.47%           | 1.64%          | 1.10%          |
| 95% CI  | [-1.7%, 4.1%]   | [-1.6%, 4.8%]  | [-0.8%, 3.6%]  |
| Don't know/not sure (n=36) Col %  | 11.5%           | 11.1%          | 11.3%          |
| se  | 5.08%           | 4.58%          | 3.45%          |
| 95% CI  | [1.5%, 21.5%]   | [2.1%, 20.1%]  | [4.5%, 18.1%]  |
| Total (n=370) Col %   | 100.0%          | 100.0%         | 100.0%         |



| Q2_d. In the past 12 months, when you have used<br>the Internet for personal use, h | HRANDOM_Q2SCALE |                |                |
|---|-----------------|----------------|----------------|
|   | 1,2,3,4,5,6     | 5,4,3,2,1,6    | Total          |
| Never (n=70) Col %  | 20.1%           | 21.4%          | 20.7%          |
| se  | 5.32%           | 5.78%          | 3.92%          |
| 95% CI  | [9.7%, 30.5%]   | [10.1%, 32.7%] | [13.0%, 28.4%] |
| Rarely (n=57) Col %   | 20.5%           | 13.0%          | 16.9%          |
| se  | 5.65%           | 4.55%          | 3.71%          |
| 95% CI  | [9.4%, 31.6%]   | [4.1%, 21.9%]  | [9.6%, 24.2%]  |
| Sometimes (n=85) Col %  | 23.1%           | 24.6%          | 23.8%          |
| se  | 5.10%           | 6.23%          | 4.00%          |
| 95% CI  | [13.1%, 33.1%]  | [12.4%, 36.8%] | [16.0%, 31.6%] |
| Usually (n=68) Col %  | 12.4%           | 20.6%          | 16.3%          |
| se  | 4.06%           | 5.06%          | 3.21%          |
| 95% CI  | [4.4%, 20.4%]   | [10.7%, 30.5%] | [10.0%, 22.6%] |
| Always (n=67) Col %   | 16.9%           | 18.5%          | 17.6%          |
| se  | 4.91%           | 5.84%          | 3.79%          |
| 95% CI  | [7.3%, 26.5%]   | [7.1%, 29.9%]  | [10.2%, 25.0%] |
| Don't know/not sure (n=23) Col %  | 7.1%            | 2.0%           | 4.7%           |
| se  | 3.48%           | 1.18%          | 1.94%          |
| 95% CI  | [0.3%, 13.9%]   | [-0.3%, 4.3%]  | [0.9%, 8.5%]   |
| Total (n=370) Col %   | 100.0%          | 100.0%         | 100.0%         |

**Number of Q2 A-C responses of Often or Always**

|                     |                |
|---------------------|----------------|
| 0 (n=261) Col %     | 67.7%          |
| se                  | 4.52%          |
| 95% CI              | [58.8%, 76.6%] |
| 1 (n=79) Col %      | 22.6%          |
| se                  | 4.01%          |
| 95% CI              | [14.7%, 30.5%] |
| 2+ (n=30) Col %     | 9.7%           |
| se                  | 3.01%          |
| 95% CI              | [3.8%, 15.6%]  |
| Total (n=370) Col % | 100.0%         |

**Q3. The next few questions concern 3rd party software used by websites. Please c**

|                     |                |
|---------------------|----------------|
| Yes (n=259) Col %   | 71.2%          |
| se                  | 4.22%          |
| 95% CI              | [62.9%, 79.5%] |
| No (n=111) Col %    | 28.8%          |
| se                  | 4.22%          |
| 95% CI              | [20.5%, 37.1%] |
| Total (n=370) Col % | 100.0%         |

**Q4. Which of these two statements comes closest to your expectations concerning**

I expect that this life insurance company's website will use a 3rd party software provider to collect and store

|                        |                |
|------------------------|----------------|
| this inf (n=136) Col % | 35.6%          |
| se                     | 4.44%          |
| 95% CI                 | [26.9%, 44.3%] |

I do not expect that this life insurance company's website will use a 3rd party software provider to collect and store t (n=169) Col %

|                       |
|-----------------------|
| 47.4%                 |
| se 4.78%              |
| 95% CI [38.0%, 56.8%] |

|                                   |                |
|-----------------------------------|----------------|
| Don't Know/ Not sure (n=65) Col % | 17.0%          |
| se                                | 3.52%          |
| 95% CI                            | [10.1%, 23.9%] |

|                     |        |
|---------------------|--------|
| Total (n=370) Col % | 100.0% |
|---------------------|--------|

**WEBDESCRIPT****Q4. Which of these two statements comes closest to your expectations concerning**

I expect that this life insurance company's website will use a 3rd party software provider to collect and store

|                        |                |                |                |
|------------------------|----------------|----------------|----------------|
| this inf (n=136) Col % | 33.2%          | 37.9%          | 35.6%          |
| se                     | 6.18%          | 6.34%          | 4.44%          |
| 95% CI                 | [21.1%, 45.3%] | [25.5%, 50.3%] | [26.9%, 44.3%] |

I do not expect that this life insurance company's website will use a 3rd party software provider to collect and store t (n=169) Col %

|                       |                |                |
|-----------------------|----------------|----------------|
| 49.1%                 | 45.8%          | 47.4%          |
| se 6.75%              | 6.77%          | 4.78%          |
| 95% CI [35.9%, 62.3%] | [32.5%, 59.1%] | [38.0%, 56.8%] |

|                                   |               |               |                |
|-----------------------------------|---------------|---------------|----------------|
| Don't Know/ Not sure (n=65) Col % | 17.8%         | 16.2%         | 17.0%          |
| se                                | 5.28%         | 4.67%         | 3.52%          |
| 95% CI                            | [7.5%, 28.1%] | [7.0%, 25.4%] | [10.1%, 23.9%] |

|                     |        |        |        |
|---------------------|--------|--------|--------|
| Total (n=370) Col % | 100.0% | 100.0% | 100.0% |
|---------------------|--------|--------|--------|

**Q3. The next few questions concern 3rd party software used by websites.  
Please c**

**Q4. Which of these two statements comes closest  
to your expectations concerning**

**Yes**

**No**

**Total**

I expect that this life insurance company's website will  
use a 3rd party software provider to collect and store

this inf (n=136) Col %

43.0%

17.5%

35.6%

se

5.60%

5.46%

4.44%

95% CI

[32.0%, 54.0%]

[6.8%, 28.2%]

[26.9%, 44.3%]

I do not expect that this life insurance company's  
website will use a 3rd party software provider to

collect and store t (n=169) Col %

42.1%

60.5%

47.4%

se

5.73%

8.08%

4.78%

95% CI

[30.9%, 53.3%]

[44.7%, 76.3%]

[38.0%, 56.8%]

Don't Know/ Not sure (n=65) Col %

15.0%

22.0%

17.0%

se

4.05%

6.94%

3.52%

95% CI

[7.1%, 22.9%]

[8.4%, 35.6%]

[10.1%, 23.9%]

Total (n=370) Col %

100.0%

100.0%

100.0%

**Q7. Which of these statements comes closest to what you think happens with the d**

The data are sent to the 3rd party software provider  
almost immediately as I complete each required field

(n=109) Col %

30.8%

se

4.42%

95% CI

[22.1%, 39.5%]

The data are sent to the 3rd party software provider  
when I hit the 'calculate' button (n=175) Col %

46.9%

se

4.74%

95% CI

[37.6%, 56.2%]

Don't Know/ Not sure (n=86) Col %

22.3%

se

4.08%

95% CI

[14.3%, 30.3%]

Total (n=370) Col %

100.0%

**S3\_1. Since January 1, 2022, for which of the following activities have you used**

|                       |                |
|-----------------------|----------------|
| No (n=328) Col %      | 17.6%          |
| se                    | 1.60%          |
| 95% CI                | [14.5%, 20.7%] |
| Yes (n=2,041) Col %   | 82.4%          |
| se                    | 1.60%          |
| 95% CI                | [79.3%, 85.5%] |
| Total (n=2,369) Col % | 100.0%         |

**S3\_2. Since January 1, 2022, for which of the following activities have you used**

|                       |                |
|-----------------------|----------------|
| No (n=1,402) Col %    | 60.5%          |
| se                    | 1.87%          |
| 95% CI                | [56.8%, 64.2%] |
| Yes (n=967) Col %     | 39.5%          |
| se                    | 1.87%          |
| 95% CI                | [35.8%, 43.2%] |
| Total (n=2,369) Col % | 100.0%         |

**S3\_3. Since January 1, 2022, for which of the following activities have you used**

|                       |                |
|-----------------------|----------------|
| No (n=2,132) Col %    | 90.7%          |
| se                    | 1.05%          |
| 95% CI                | [88.6%, 92.8%] |
| Yes (n=237) Col %     | 9.3%           |
| se                    | 1.05%          |
| 95% CI                | [7.2%, 11.4%]  |
| Total (n=2,369) Col % | 100.0%         |

**S3\_4. Since January 1, 2022, for which of the following activities have you used**

|                       |                |
|-----------------------|----------------|
| No (n=1,679) Col %    | 71.6%          |
| se                    | 1.72%          |
| 95% CI                | [68.2%, 75.0%] |
| Yes (n=690) Col %     | 28.4%          |
| se                    | 1.72%          |
| 95% CI                | [25.0%, 31.8%] |
| Total (n=2,369) Col % | 100.0%         |

**S3\_5. Since January 1, 2022, for which of the following activities have you used**

|                       |                |
|-----------------------|----------------|
| No (n=692) Col %      | 33.4%          |
| se                    | 1.88%          |
| 95% CI                | [29.7%, 37.1%] |
| Yes (n=1,677) Col %   | 66.6%          |
| se                    | 1.88%          |
| 95% CI                | [62.9%, 70.3%] |
| Total (n=2,369) Col % | 100.0%         |

**S3\_6. Since January 1, 2022, for which of the following activities have you used**

|                       |                |
|-----------------------|----------------|
| No (n=1,341) Col %    | 58.7%          |
| se                    | 1.88%          |
| 95% CI                | [55.0%, 62.4%] |
| Yes (n=1,028) Col %   | 41.3%          |
| se                    | 1.88%          |
| 95% CI                | [37.6%, 45.0%] |
| Total (n=2,369) Col % | 100.0%         |

**S3\_7. Since January 1, 2022, for which of the following activities have you used**

|                       |                |
|-----------------------|----------------|
| No (n=1,977) Col %    | 84.5%          |
| se                    | 1.33%          |
| 95% CI                | [81.9%, 87.1%] |
| Yes (n=392) Col %     | 15.5%          |
| se                    | 1.33%          |
| 95% CI                | [12.9%, 18.1%] |
| Total (n=2,369) Col % | 100.0%         |